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ECONOMICS
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Superintendent

A. J. FLITCRAFT.

TWENTY-FIFTH

ANNUAL REPORT

OF THE

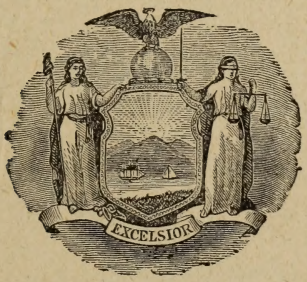
SUPERINTENDENT

OF THE

INSURANCE DEPARTMENT

OF THE

STATE OF NEW YORK.



PART I.—FIRE AND MARINE INSURANCE.

PART II.—LIFE, CASUALTY AND ASSESSMENT INSURANCE.

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STATE OF NEW YORK.

No. 67.

IN ASSEMBLY,

February 25, 1884

TWENTY-FIFTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF THE INSURANCE DEPARTMENT.

STATE OF NEW YORK,
ALBANY, *February* 25, 1884.

Hon. TITUS SHEARD,
Speaker of the Assembly:

SIR.—I have the honor herewith to transmit to the Legislature the Annual Report of the Superintendent of the Insurance Department, for the calendar year ending December 31, 1883.

Very respectfully,

Your obedient servant,

JOHN A. McCALL, JR.,
Superintendent.

74371

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SUPERINTENDENT'S REPORT.

PART I.

FIRE AND MARINE INSURANCE.

STATE OF NEW YORK:

INSURANCE DEPARTMENT,

ALBANY, *February* 25, 1884.

To the Honorable the Legislature of the State of New York:

In compliance with the general insurance acts of 1853, the Superintendent has the honor to make the Twenty fifth Department Report on the Insurance Companies amenable to the laws of this State.

SUPERVISION.

Prior to the organization of this Department, April 15th, 1859, the Comptroller of the State was charged with the publication of insurance statistics. The returns were meagre in detail, and the questions submitted and the answers made appear, in the light of present requirements, quite ludicrous. An eminent statistician, after perusing the last Insurance Report of the Comptroller, issued before the organization of this Department, published the following criticism:

"I affirm that, from this Report, no man can derive any satis-
"factory certainty as to what was the condition of any company
"at the close of last year."

The statements of the companies were received and printed *verbatim*, evidently no attempt being made to ascertain the correctness of the figures as rendered. The most egregious

mistakes in footings are published without comment or criticism. This state of affairs existed without any apparent effort to correct the wrong until the report made by a special commission appointed on application of the companies in December, 1856, wherein it was asserted: "Some "means should be devised to make public at all times the "condition of these corporations. The reports which are "annually made by each of them to the Comptroller, have "been proved by this investigation, in some cases, to have "been quite fallacious." * * * "We would "respectfully submit the only sure method, without serious "embarrassment to the companies, we can discover, to pre- "vent the organization of fraudulent institutions, and at the "same time give the public an opportunity to know at all "times the condition of the companies, is to have a system "sanctioned by law, requiring a rigid supervision on the "part of the State, which can be accomplished by an annual "investigation or a public registry of their securities."

These conclusions were reached after an examination of the Fire Insurance Companies of New York and Brooklyn, sixty-six in number. At the date of the report of the Commissioners the Comptroller, by the act of 1853, was possessed of the same general powers now vested in the Superintendent, and, in fact, the substance of the act organizing the Department, chapter 366, Laws of 1859, was the third section, reading: "The Superintendent of the Insur- "ance Department shall possess all the powers, perform all "the duties, and be subject to all the obligations and penal- "ties now conferred by law upon the Comptroller of this "State * * * ."

Notwithstanding the authority given to the Comptroller, the special commission believed that a separate bureau to supervise the Insurance Companies should be created, because "these institutions, with the great interests con-

"nected with them, require not only the constant super-
"vision of the State, but they should be properly guarded
"and protected in their legitimate business."

Acting on this advice, supplemented by a request from the sound companies whose business was injured by the toleration of impaired capital and ruinous practices, the Legislature created the Department of Insurance. The benefit of that action was speedily shown, and the wrongs corrected by the activity and intelligence brought to the discharge of his duties by the first Superintendent, more than compensated for the labor and expense caused by complying with his rigid requirements. That failures have occurred among the companies, during the twenty-five years' existence of the Department, is a matter of public record. The losses sustained by the policy-holders remaining unpaid outside of the exceptional great conflagrations of Chicago and Boston, have been caused by the insolvency of Life Insurance Companies. It is true that in these cases great injury has been inflicted, but the fault is to be found in the dishonest management of the corporations, which legislation and supervision may punish but cannot prevent. It is not claimed by the Superintendent that his predecessors were ubiquitous in the performance of their trust, or that any or all of the failures were inevitable, but if the history of each Life Insurance Company that has retired—leaving disaster and ruin behind it—was examined, there would be found, invariably, an incompetent and unfaithful management, guarded by laws that prevented official interference until the guarantee capital had been exhausted, and even then thwarting all efforts for its suppression by a convenient reinsurance, authorized to be made without let or hindrance on the part of the Superintendent. Many, if not all, of these companies had directors of intelligence and good character; men whose duty it was monthly, and sometimes

oftener, to supervise the transactions of their respective companies; yet they were not able to prevent dishonesty. The peculiar nature of the business, calling for large accumulations in advance of maturing claims, afforded the opportunity desired by the derelict officials. To add to the burden caused by peculations, the bankrupt companies were organized at a period of inflated currency and utopian schemes, sufficient in themselves to destroy corporations honestly conducted.

The good accomplished by the Department since its organization, in refusing to admit companies of doubtful standing, by the requisitions for impairments, in the rejection of objectionable assets, and the prosecution of dishonest officers, is not weighed against the failures that have occurred; but the scale is freighted only with all that has not been performed by those persons whose raids on the coffers of the companies during their brief existence could be ascertained by their unlimited praise of the management which followed. If there were no supervision it is safe to say that fraudulent institutions would be numerous, especially if their existence depended on the will of those critics that had neither disposition nor authority to investigate them. That supervision may be and is sometimes made both offensive and intolerable, is not disputed. That it should aggrieve people if examinations are made of their affairs is hard to understand. The nature of the business of insurance constitutes the officers as trustees, who should be ever ready to show that the confidence of the community has not been misplaced. Objections to investigations that do not investigate, are always in order, and will invariably be sustained. It is little less than criminal for any supervising officer to use his authority to compel the corporations within his jurisdiction to stand the expense of a farcical inquiry, the motive of which is exposed by the bill of the investigator.

The Superintendent has been frequently asked for advice by the companies of this State in regard to their being mulcted by these roving examiners, and it has been suggested that he should apply the retaliatory lash and punish the corporations of the States where the peregrinating officials are certified from by becoming a participant in the raids with a change of locality. The inquiring officers have been advised to permit the so-called examinations to be made, as it is to be assumed that the examiners have provided themselves with the necessary authority to legalize their looting. As to retaliating on the companies of other States, the Superintendent will not consent to be a party thereto. He will, when necessary, examine any company doing business in this State, without regard to its location, but the controlling motive will not be either recompense or retaliation. In fact, it is his intention that all expenses for investigations made or caused to be made by him without request from the companies, shall be paid by the State from the appropriation for the maintenance of the Department. It is submitted that this is the proper method, and if it is pursued by the Departments of other States it will give no opportunity to predict that warm weather will produce investigations of corporations located near the summer resorts, or to charge that bad results are obtained because the State has delegated the duty of remunerating its employes to the company that, possibly needing criticism, prevents or at least tempers it by a liberal allowance for labor and expenses. Why any company or association should be compelled to pay for an investigation not asked for by it, has not been made plain. So much can be said against it that the proof of its impropriety is overwhelming. The proposition advocated by the Superintendent, of payment from the Department funds, could not be productive of harm. It would not lessen the number of investigations, unless there is truth in what is now urged

against the present system, viz., that examinations are unnecessarily made because the companies are obliged to pay for them. The plan proposed would entirely eradicate that feeling which is generally entertained by Department officials, that investigations of the companies of their own State by other State Departments are made, as a rule, without justification, and for the liberal remuneration they afford. No one will or can take exception to an examination made from a desire to protect the public, and the question of infringing on the territory of any individual is of no importance if carelessness or worse is checked by the outside examiner. It shall ever be the pleasure as well as the duty of the Superintendent to consult, in advance of action, the supervising officer of the State where a company not of this State needing investigation is located. But it does not follow that he will be precluded by the advice or report of that officer from examining for himself.

The varying laws and rules governing the respective heads of Departments are of such a nature that a company may be entitled to a certificate of compliance in one State and yet by the character of its investments and general business transactions be especially prohibited in extending its business to other States where no better supervision exists but where the laws are materially different. This is said in extenuation of some refusals to admit Companies to this State where the Superintendent having full confidence in the certificate of examination furnished, yet by the laws of this State was prevented from honoring it.

LEGISLATION.

The Insurance laws of the State are contained in a volume of 319 pages. It is within reason to say that all the general legislation needed to give protection to the insured and insurers could be printed in a pamphlet of twenty-five

leaves. The various enactments have been amended and added to so often that there is but a limited number of persons capable of stating the law as it is. If the acts of each year were additional safeguards for the protection of the insuring public, no complaint should be made of the bulk of the volume, but it is conceded that most of the legislation proposed or enacted lately has little to commend it, and is frequently prompted by selfish, not to say unworthy, motives.

In a late edition of the Revised Statutes the fire and life laws are so blunderingly stated that in any other document they would appear like a humorous publication. The mistakes made are not so much the fault of the compiler as of the Legislature, and his inability to distinguish which kind of companies the acts applied to, is excusable. An example is found in chapter 361 of the Laws of 1883, reading as follows:

AN ACT to amend chapter one hundred and nineteen of the Laws of eighteen hundred and seventy-five, entitled "An act to amend chapter one hundred and forty-six of the Laws of eighteen hundred and seventy-two, entitled, 'An act to authorize corporations to hold and convey real estate for business purposes, in other States, with the consent thereof.'"

PASSED May 10, 1883.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section one of chapter one hundred and nineteen of the Laws of eighteen hundred and seventy-five, entitled "An act to amend chapter one hundred and forty-six of the Laws of eighteen hundred and seventy-two, entitled 'An act to authorize corporations to hold and convey real estate for business purposes, in other States, with the consent thereof,'" is hereby amended so as to read as follows:

§ 1. Section one of chapter one hundred and forty-six of the Laws of eighteen hundred and seventy-two, entitled "An act to authorize corporations to hold and convey real estate for business purposes,

in other States, with the consent thereof," is hereby amended as follows:

§ 1. It shall be lawful for any corporation organized under the Laws of this State, and transacting business in it and other States or foreign countries, except savings banks, to acquire, hold and convey in such States or foreign countries, with the consent thereof, such real estate as shall be requisite for such corporation in the convenient transaction of its business, and to invest its funds in the stocks, bonds or securities of other corporations owning lands situated in this State or such States, *provided that loans shall not be made on any stocks upon which dividends shall not have been declared continuously for three years immediately before such loans are made; and provided further that such stocks shall be continuously of a market value twenty per cent. greater than the amount loaned or continued thereon.*

§ 2. All acts and parts of acts inconsistent with the provisions of this act are hereby repealed.

§ 3. This act shall take effect immediately.

Attention is directed to the two provisos italicized in the first section. It is claimed that this law ostensibly amending an act to authorize corporations to hold and convey real estate for business purposes, radically changes all acts restricting the location of the corporation in whose stock investments may be made, and the amount that can be invested in any single State. That it is not necessary, as heretofore, on account of this law, that the market value of all investments shall be, at the time of purchase, equal to the par value. That investments in and loans upon a company's own stock are by this act permitted. If these claims had been simply presented to obtain a decision in regard thereto, they would have been considered, but scarcely regarded as serious propositions. As a matter of fact investments have been made that are justified only by an interpretation of this law such as above set forth. It seems unnecessary to state that no company has, as yet, to the Superintendent's knowledge, purchased or loaned upon its own stock, but it would not be surprising to learn that all the "advantages"

given had been taken by any company that believed this law had increased its right to invest, except in the item of real estate. It is not the Superintendent's purpose in criticising these several propositions, to assert that the investment laws of the State are sufficient or well guarded, but he cites the claims in order to show the necessity for the appointment of a commission to revise the insurance laws. The commissioners should be selected without delay, and requested to report, if possible, at the present session of the Legislature.

Under this heading, it may not be amiss to call attention to what has grown to be a serious evil in the introduction of resolutions attacking the standing of particular companies, and so worded as to cause distrust and alarm among the policy-holders. The State has provided for the supervision of Insurance Companies, and clothed the Superintendent with sufficient power to enable him to obtain full advice on any subject pertaining to the transactions of each and every insurance corporation. The authority conferred on him is so unrestricted as to invite criticism. The Superintendent, vested with this power, will at any time, on request of any member of the Legislature, secure and furnish information that he feels satisfied is wanted in the interest of policy holders. What need then, for the passage of resolutions directing investigations and calling for reports which can be procured by application to a servant of the State without injuring the business or reputation of the company? The use and circulation heretofore made of these resolutions have been such as to lead the Superintendent to believe they are often prompted by business jealousies or a desire to please some constituent who, failing to comply with his part of the contract, is disappointed by the declination of the company to ignore that fact. In the experience of the Superintendent, there has never

been made a refusal on the part of the Department or any company to give prompt answers to any complaining person, legislator or otherwise. Either the Department should be consulted or referred to in all such matters, or it should be abolished. A contradiction of this proposition cannot be sustained.

FIRE AND MARINE INSURANCE.

A Retrospect.

The statistics given in this volume complete the official State history for twenty-five years, taken from the reports of the companies that have been authorized to transact business herein under the supervision of a department created for the charge of insurance corporations. The statements rendered to the Comptroller prior to 1859 were skeleton in form and information. It was not until the organization of this Department that any attempt was made to obtain and collate the data that gave an intelligent presentment of the results of the business. It is, therefore, instructive to compare the report for 1859 with that of 1883 and note the changes occurring in a quarter of a century.

The following table of comparisons for the years mentioned presents the results in concise form :

NEW YORK JOINT-STOCK FIRE COMPANIES.

	1859.	1883.
Number of companies	97	66
Assets	$26,323,384	$58,916,097
Liabilities, except capital	3,002,381	19,431,681
Capital	20,007,000	22,037,020
Surplus	3,314,003	17,447,396
Premiums	6,299,688	21,875,943
Total income	8,032,493	24,275,206
Losses paid	2,681,986	12,477,116
Dividends paid	2,851,723	2,259,330
Total expenditures	7,855,354	23,277,618
Risks in force	719,267,810	3,511,762,728

Joint-Stock Fire Companies of Other States.

	1859.	1883.
Number of companies	45	60
Assets	$22,281,097	$82,508,174
Liabilities, except capital	5,321,198	27,864,672
Capital	12,351,315	34,428,000
Surplus	4,608,584	20,221,671
Premiums received	8,113,770	31,020,840
Income	10,103,148	34,911,970
Losses paid	5,349,261	19,149,817
Total disbursements	8,912,441	33,255,077
Risks in force	537,409,090	2,928,767,269

New York Mutual Fire Companies.

	1859.	1883.
Number of companies	28	7
Premium notes	$4,591,182	$1,502,566
Other assets	527,852	838,843
Total resources	5,119,034	2,341,409
Cash liabilities	95,066	224,192
Income	272,910	284,109
Expenditures	234,148	204,418
Risks in force	87,310,910	60,729,966

New York Marine Companies.

	1859.	1883.
Number of companies	14	6
Assets	$20,932,067	$16,620,716
Premiums	13,730,438	5,024,923
Expenditures	9,446,293	4,098,048

Three Foreign Joint-Stock Fire Insurance Companies were authorized to issue policies in New York State in 1859, viz.: Unity, Royal, and Liverpool and London. The Unity statement showed a deposit with United States trustees of $150,500, and premium receipts in this State of $19,648.85. The Liverpool and London reported its American assets at $860,448.45; income, $582,994.99; expenditures, $347,149.31. The Royal

made no statement, but it had on deposit with the Comptroller, $100,000. These figures, compared with the totals of the Foreign Companies for 1883, give an idea of the wonderful increase in the business transacted in the United States by this class of corporations. It is accounted for by the prompt payment of losses and business-like management of such of these organizations as have been competitors with the American companies for the past fifteen years. The following is a recapitulation of the 1883 United States statements of the twenty-five Foreign Fire Companies:

Assets	$38,451,867
Liabilities	19,876,398
Deposit capital	5,000,000
Surplus	13,575,469
Premiums	25,201,595
Total income	26,430,714
Losses	16,298,814
Total expenditures	24,395,675
Risks in force	2,996,253,559

Of the 187 Fire and Marine Companies reporting in 1859, but seventy-nine are included in this volume, as follows:

	1859.	1883.
New York Joint-Stock Fire	97	52
New York Mutual Fire	28	5
New York Joint-Stock Marine	4	2
New York Mutual Marine	10	4
Other States Fire	45	14
Foreign Fire	3	2
Total	187	79

The progress made by the several companies appearing both in the reports for 1859 and 1883 is best exhibited by a comparison of resources for the years mentioned.

New York Joint-Stock Fire Companies.

Assets.

Companies	1859.	1883.
Agricultural	$123,043	$1,713,102
Albany	208,229	373,582
American	247,102	1,170,233
American Exchange	209,652	276,434
Broadway	286,034	556,257
Brooklyn	256,146	398,418
Citizens'	324,363	1,041,584
City	342,890	412,160
Clinton	295,439	506,161
Commerce	211,231	439,416
Commercial	274,950	501,787
Continental	946,573	4,867,942
Eagle	428,965	1,051,838
Empire City	260,936	297,783
Exchange	203,729	358,522
Firemen's	264,846	297,812
Fireman's Trust	157,982	191,369
Germania	215,732	2,700,729
Glens Falls	171,877	1,323,612
Greenwich	237,044	1,209,506
Hamilton	183,951	335,463
Hanover	241,492	2,658,210
Home	1,458,396	7,488,645
Howard	410,506	836,751
Jefferson	316,947	525,284
Kings County	167,597	412,786
Knickerbocker	347,166	337,801
La Fayette	176,956	295,166
Long Island	332,939	512,901
Mechanics'	194,635	460,325
Mechanics and Traders'	271,522	477,018
Mercantile	250,632	245,186
Merchants'	316,187	429,262
Montauk	176,883	350,518
Nassau	225,769	406,464
National	318,956	406,088
New York Bowery	406,574	900,264
New York Equitable	331,085	586,768

Companies — (*Continued*).	1859.	1883.
New York	$282,519	$404,060
Niagara	304,955	1,874,035
North River	406,731	460,922
Pacific	280,340	745,602
Park	295,494	312,858
People's	174,989	400,120
Peter Cooper	177,808	367,170
Phenix	307,244	3,759,036
Rutgers	268,278	404,903
Standard	215,811	385,995
Stuyvesant	248,826	378,443
United States	304,751	537,713
Westchester	415,161	985,214
Williamsburgh City	212,097	1,133,659
Totals	$15,689,960	$49,502,877

NEW YORK MUTUAL FIRE COMPANIES.

Assets.

	1859.	1883.
Dutchess County	$1,555,535	$429,262
Glen Cove	239,266	456,261
Mutual, Albany	290,189	486,803
Richmond County	154,388	164,984
Suffolk County	104,076	289,333
Totals	$2,343,454	$1,826,643

OTHER STATES' FIRE AND MARINE COMPANIES.

Assets.

	1859.	1883.
Ætna, Hartford	$2,194,100	$9,192,644
American, Boston	687,414	561,691
American, Philadelphia	659,325	1,804,519
Atlantic, R. I.	246,271	252,897
Connecticut, Hartford	231,280	1,837,729
Franklin, Philadelphia	2,208,052	3,118,713
Girard, Philadelphia	317,854	1,256,867
Hartford, Hartford	950,343	4,541,249
Ins. Co. N. A., Philadelphia	1,219,475	8,993,942
Merchants', R. I.	280,139	424,322

Companies — (*Continued*).	1859.	1883.
Phœnix, Hartford	$582,326	$4,435,049
Providence-Washington, R. I.	345,786	1,060,874
Springfield Fire and Marine, Mass.	448,617	2,585,634
Union, Philadelphia	282,981	1,391,112
Totals	$10,653,963	$41,457,233

Foreign Fire Companies.

American Assets.

	1859.	1883.
Liverpool and London and Globe	$860,448 45	$5,771,959 71
Royal	100,000 00	4,187,679 80
Totals	$960,448 45	$9,959,639 51

New York Marine Companies.

Assets.

	1859.	1883.
Atlantic	$6,002,733	$12,797,312
Commercial	928,784	721,599
Great Western	3,395,858	986,452
New York Mutual	1,002,638	681,090
Orient Mutual	1,316,552	891,831
Sun Mutual	1,974,231	542,432
Totals	$14,620,796	$16,620,716

The following schedules are recapitulations, first, of the companies reporting to the Department both in 1859 and 1883, and, second, of all the companies reporting in each year mentioned:

Schedule I.

Assets.

Companies.	No.	1859.	1883.
N. Y. Joint-Stock Fire	52	$15,689,960	$49,502,877
New York Mutual	5	2,343,454	1,826,643
Other States' Fire and Marine,	14	10,653,963	41,457,233
Foreign Fire	2	960,448	9,959,640
New York Marine	6	14,620,796	16,620,716
Totals	79	$44,268,621	$119,367,109

SCHEDULE II.

Assets.

Companies.	No.	1859.	No.	1883.
N. Y. Joint Stock Fire.	97	$26,323,384	66	$58,916,097
N. Y. Mutual Fire	28	5,119,034	7	2,341,409
N. Y. Marine	14	20,932,067	6	16,620,716
Other States' F. and M.	45	22,281,097	64	87,068,821
Foreign Fire	3	1,110,948	25	38,451,867
Foreign Marine.....	..	.....	7	2,681,678
Totals	187	$75,766,530	175	$206,080,588

To complete the record, the names of those companies that have retired from business and withdrawn from the State during the past twenty-five years are here appended:

NEW YORK JOINT-STOCK FIRE COMPANIES.

NAME.	Location.	Ceased business.	NAME.	Location.	Ceased business.
Ætna Fire	New York	1871	Imp. and Traders'..	New York	1882
Ætna	New York	1879	Indemnity	New York	1866
Adriatic.....	New York	1879	International.....	New York	1872
Albany City.....	Albany.	1871	Irving Fire.....	New York	1871
Amity.....	New York	1879	Lamar Fire.....	New York	1871
Arctic.....	New York	1878	Lamar.....	New York	1881
Artisans'...	New York	1860	Lenox..... ...	New York	1881
Astor.....	New York	1871	Lorillard Fire.....	New York	1871
Atlantic Fire.....	Brooklyn	1871	Lorillard	New York	1883
Atlantic.....	Brooklyn	1879	Manhattan.....	New York	1871
Baltic	New York	1869	Manhattan Fire...	New York	1882
Beekman.....	New York	1871	Market Fire..... ...	New York	1871
Brevoort	New York	1866	Market.....	New York	1872
Brewers& Maltsters'	New York	1877	Morris	New York	1866
Buffalo City.....	Buffalo	1871	Metropolitan.....	New York	1877
Buffalo F. and M...	Buffalo	1871	New Amsterdam ...	New York	1871
Capital City.....	Albany.....	1878	New World	New York	1865
Central Park.....	New York	1866	N. Y. Central	Union Springs.	1880
Columbia	New York	1882	N. Y. and Boston.	New York	1881
Commerce	New York	1878	New York City.....	New York	1881
Commonwealth.....	New York	1871	N. Y. Produce Ex..	New York	1878
Corn Exchange...	New York	1872	North American....	New York	1871
Croton.....	New York	1866	Northern.....	Watertown	1882
East River	New York	1864	North Western.....	Oswego.....	1868
Everett	New York	1860	Oswego Farmers'...	Sandy Creek...	1876
Excelsior	New York	1871	Oswego & Onond'ga	Phœnix.....	1877
Farm Buildings'....	Herkimer.....	1875	Relief..... ..	New York	1882
Farmers' Joint-Stk.	Meridian.....	1877	Republic.....	New York	1882
Firemen's Fund....	New York	1879	Resolute.....	New York	1878
Franklin	New York	1867	Ridgewood.....	Brooklyn	1878
Fulton Fire.....	New York	1871	Safeguard Fire.....	New York	1879
Gallatin	New York	1868	Schenectady.....	Schenectady....	1871
Gebhard.....	New York	1878	Security.....	New York	1871
Goodhue.....	New York	1865	St. Marks	New York	1868
Groccrs'.....	New York	1870	St. Nicholas.....	New York	1881
Guaranty.....	New York	1877	Tradesmen's.....	New York	1883
Harmony.....	New York	1866	Wall Street..... ...	New York	1860
Hendrick Hudson..	New York	1860	Washington.....	New York	1871
Hoffman.....	New York	1881	Washington Fire...	New York	1872
Holland Purchase..	Batavia.....	1877	Watertown.....	Watertown	1882
Homestead.....	New York	1860	Western	Buffalo.....	1871
Homestead.....	Watertown	1878	World's Safe.....	New York	1862
Hope.....	New York	1881	Yonkers & N. York.	Yonkers	1871
Humboldt.....	New York	1872			

New York Mutual Fire Companies.

NAME.	Location.	Ceased business.	NAME.	Location.	Ceased business.
Chautauqua	Fredonia	1861	New York and Erie.	Middletown	1861
Empire	Union Springs.	1864	Northern New York	Plattsburgh	1861
Farmers'	Meridian	1860	Ontario & Livings'n	West Bloomfield	1860
Farmers'	Buffalo	1866	Orange County	Goshen	1883
Franklin	Malone	1871	Poughkeepsie	Poughkeepsie	1860
Huntington	Huntington	1878	Washington	Granville	1860
Kingston	Kingston	1865	Waterville	Waterville	1863
Mechanics'	Troy	1862	Wayne	Newark, N. Y.	1866
Monroe	Rochester	1865	Western Farmers'	Batavia	1866
Montgomery	Canajoharie	1865	Wyoming	Warsaw	1865

New York Marine Companies.

NAME.	Location.	Ceased business.	NAME.	Location.	Ceased business.
Anchor	New York	1861	Pacific	New York	1880
Columbian	New York	1866	Union	New York	1878
Mercantile Mutual	New York	1879	Washington	New York	1867
Neptune	New York	1863			

Other States' Fire and Marine Companies.

NAME.	Location.	Retired from N. York.	NAME.	Location.	Retired from N. York.
Amazon	Cincinnati	1877	Firemens'	Boston	1878
American	Providence	1871	Franklin Fire	Boston	1872
American	Chicago	1874	Franklin	Boston	1882
American	Jersey City	1872	Franklin	Indianapolis	1877
Alemania	Cleveland	1874	Franklin	Wheeling	1874
Allemannia	Pittsburgh	1878	German	Baltimore	1880
Alliance	Boston	1880	German	Erie, Pa	1874
Alps	Erie, Pa	1873	Girard Electrical	Girard, Pa	1867
Andes	Cincinnati	1872	Globe	Chicago	1875
Armenia	Pittsburgh	1882	Great Western	Chicago	1871
Ass'd Firemens'	Baltimore	1871	Great Western	Philadelphia	1859
Atlantic and Pacific	Chicago	1874	Granite	Richmond, Va.	1879
Atlas	Hartford	1877	Hamilton	Massachusetts	1860
Augusta	Augusta, Ga.	1859	Hampden	Sp'gfield, Mass.	1865
Bangor	Bangor, Me.	1877	Hide and Leather	Boston	1871
Bay State	Worcester	1872	Hibernia	Cleveland	1874
Boston	Boston	1872	Home	Columbus, O.	1878
Boylston	Boston	1859	Home	Newark	1879
Brewers'	Milwaukee	1877	Home	New Haven	1870
Charter Oak	Hartford	1871	Hope	Providence	1871
Citizens'	Newark	1877	Howard	Boston	1872
Citizens'	St. Louis	1880	Howard	Baltimore	1870
City	Hartford	1871	Humboldt	Newark	1874
City	New Haven	1865	Independent	Boston	1871
City	Providence	1875	Jefferson	St. Louis	1879
Clay	Newport, Ky.	1876	Jersey City	New Jersey	1866
Cleveland	Cleveland	1871	Kansas	Leavenworth	1875
Commercial	Cleveland	1871	Lancaster	Lancaster, Pa.	1878
Commonwealth	Philadelphia	1861	Lawrence	Boston	1872
Commonwealth	Boston	1882	Lumbermans'	Chicago	1869
Conway	Conway, Mass.	1859	Lycoming	Muncy, Pa	1879
Delaware Mut	Philadelphia	1863	Manayunk	Philadelphia	1877
Dwelling House	Boston	1876	Manufacturers'	Boston	1872
Eastern	Bangor	1872	Manufacturers'	Newark	1880
Eliot	Boston	1872	Maryland	Baltimore	1870
Enterprise	Philadelphia	1871	Massasoit	Sp'gfield, Mass.	1865
Enterprise	Cincinnati	1868	Merchants'	Boston	1872
Equitable	Nashville	1878	Merchants'	Chicago	1871
Exchange	Boston	1872	Merchants'	Hartford	1871
Factors & Traders'	New Orleans	1874	Mechanics' Mut	Boston	1880
Fairfield County	S. Norwalk, Ct.	1880	Merch. and Mechan.	Baltimore	1871
Faneuil Hall	Boston	1880	Merchants' Marine	Bangor	1873

OTHER STATES' FIRE AND MARINE COMPANIES — (*Continued*).

NAME.	Location.	Retired from N. York.	NAME.	Location.	Retired from N. York.
Merchants' Mutual.	San Francisco.	1872	Philadelphia	Philadelphia	1878
Meriden	Meriden, Ct.	1882	Prescott F. & M.	Boston	1872
Miss. Valley	Memphis	1875	Putnam	Hartford	1871
Mobile Fire Dept.	Mobile, Ala.	1877	Quaker City	Philadelphia	1859
Mutual Benefit	Boston	1872	Reading	Reading, Pa.	1877
Naragansett	Providence	1874	Reaper City	Rockford, Ill.	187
National	Baltimore	1882	Reliance	Philadelphia	1877
National	Bangor	1872	Republic	Chicago	1870
National	Boston	1872	Revere	Boston	1881
National	Davenport, Ia.	1869	Roger Williams	Rhode Island	1879
National	San Francisco.	1868	Shoe and Leather	Boston	1872
National	Philadelphia	1874	Shawmut	Boston	1880
Neptune	Boston	1859	State	Cleveland	1870
Newark City	Newark	1882	State	Hannibal, Mo.	1872
New England	Boston	1871	State	New Haven	1860
New England	Hartford	1866	Standard	Trenton	1880
New Jersey	Camden, N. J.	1874	St. Joseph	St. Joe, Mo.	1879
Newport F. & M.	Rhode Island.	1876	St. Louis	St. Louis	1877
North American	Boston	1872	Sun	Cleveland	1876
North American	Hartford	1871	Sun	Philadelphia	1877
North Missouri	Macon, Mo.	1873	Teutonia	Philadelphia	1880
Norwich	Norwich, Ct.	1871	Toledo	Toledo	1879
Occidental	San Francisco.	1871	Triumph	Cincinnati	1872
Old Dominion	Richmond	1877	Thames	Norwich, Ct.	1866
Paterson	Paterson, N. J.	1877	Union	Bangor	1873
Pacific	San Francisco.	1871	Union	Galveston	1879
Penn	Philadelphia	1874	United States	Baltimore	1870
Peoples'	Memphis	1876	Virginia F. & M.	Richmond	1880
Peoples'	Newark	1882	Virginia State	Richmond	1880
Peoples'	San Francisco.	1871	Washington	Boston	1872
Peoples'	Trenton	1881	Western	Pittsfield, Mass.	1866
Peoples'	Worcester	1872			

FOREIGN FIRE AND MARINE COMPANIES.

NAME.	Location.	Retired from N. York.	NAME.	Location.	Retired from N. York.
Hamburg Magdeb'g.	Hamburg, Ger.	1882	Royal Canadian	Montreal	1879
La Caisse	Paris, France.	1880	Scottish Commerc'l.	Glasgow, Scot'd	1880
La Confiance	Paris, France.	1883	Standard	London, Eng.	1883
La Metropole	Paris, France.	1883	Swiss Lloyd Trans.	Zurich, Switz'd	1883
Ocean Marine	London, Eng.	1881	Unity	London, Eng.	1861
Rhenish West. Ll'ds	Gladbach, Ger.	1882			

This list, numbering 272 companies, has been compiled after considerable research. It is believed that even the few who are thoroughly familiar with the history of insurance in this State will be surprised at the proportions shown; yet it will not furnish the justification needed by an eminent foreign insurance official, who, in a very able paper, read some years ago before the Insurance and Actuarial Society of Glasgow, Scotland, remarked that there were "900 companies in the United States, and two failed every fortnight."

Legal Decisions of 1883.

During the past year the Court of Appeals of this State has passed on a number of very important questions relating to Fire Insurance Companies. Almost all of the disputed points arose from demands made by State and local officials for payments of taxes.

The American Insurance Company, of New York, claimed a deduction of $302,965.00 should be made from its assets on account of unredeemed scrip issued for ascertained profits. The court affirmed the General Term conclusion (28 Hun, page 261), that "the scrip is nothing more than a promise to pay, in a certain contingency, a fixed sum of money to the holder with interest * * * * The fund which is represented by the scrip is held subject to the necessities which may require its use for purposes other than the payment of the scrip in reference to which it was issued." The company never reported this scrip as a liability in its statements, and in case it had succeeded in its suit it would have effected an equal reduction in its surplus account.

The Westchester Fire Insurance Company, in March 1883, appeared as appellant from a decision of the Board of Trustees of New Rochelle, where its principal office was located, establishing $76,000 as the amount of its personal property liable to taxation. On its face, it showed that after deducting the several items specifically exempted by law, there was no taxable property if allowance were made for the unearned premium fund as a liability. The court held: "Neither in law nor equity does this liability consti-"tute a debt owing by an insurance company which should "be deducted from the value of its taxable property."

There is, notwithstanding this apparently unqualified conclusion, a sentiment expressed by the learned court, if not positive, yet far from vague, that some credit should be given

to the companies affected by this decision on this account. It seems unreasonable that this large sum which in 1882 amounted to $16,496,206.97, should be added to the taxable property of the companies. At least a per centage should be deducted equal to the ratio that the incurred losses of five years immediately preceding the levying of the tax bear to the unearned premium fund held during the same period. The Superintendent would be gratified to learn, however, that the Legislature, in its wisdom, enacted that the total amount of unearned premiums should be regarded as a positive liability in all respects and for all purposes. The companies of this State paid during 1883, for taxes $608,852.44, which is more than two per cent on all the assets after deducting United States bonds and outstanding losses. No complaint can be made that this is not a fair proportion to bear of the burdens of government. Under the insurance laws of this State the companies are required to keep the unearned premium fund intact, no division can be made of it as dividends or otherwise, and in the event of the failure of a company it is made a preferred liability. In ascertaining the condition of any company when a statement is rendered or investigation made an amount equal to this fund must be shown to be in its possession, and the company failing to meet a requirement therefor is prohibited from transacting business. With the most respectful deference, the Superintendent submits that the conclusion reached by the court, reading that the company is, "by the lapse of time, soon freed from liability "to repay any part thereof to the policyholders, except in "those *occasional* instances where a loss occurs" is anticipating a result contrary to the experience of the business. The losses occur much oftener than occasionally, as will be seen by the following table showing the per centage of losses to the unearned premium fund of each year for the last five years, a period not attended with large conflagrations:

Year.	Unearned premium fund.	Losses paid.	Per centage of losses to unearned premiums.
1879	$24,317,587	$24,690,106	101.53
1880	26,305,357	25,558,259	97.16
1881	28,628,354	27,724,333	96.84
1882	30,227,979	29,628,769	96.82
1883	35,216,701	33,060,864	93.88
Totals	$144,695,978	$140,662,331	97.21

The second question presented to the court in the Westchester case related to the construction of the Corporation Tax Act, known as chapter 542 of the Laws of 1880. The appeals taken by the Home Insurance Company of New York, and the Albany Insurance Company also, were of the same general nature. In the case of the Westchester it was held that the act referred to did not exempt the company from taxation by local officers. The "Home" objected (1) to paying a tax on its dividends as prescribed, for the reason that the object for which the tax was applicable, described in section 9, was not clearly defined, as required by section 20, article 3, of the State Constitution. (2) That if the act were held to be constitutional the United States bonds of the company should be deducted from the capital stock and the tax computed upon the dividends derived from the remainder of the capital. It was decided that the objection to the constitutionality of the law could not be sustained and that the tax on dividends was an assessment on franchise and not on property, and the deduction claimed should not be granted. The "Albany" divided among its stockholders $100,000 surplus fund accumulated before the law of 1880 had been enacted. An effort was made by the Comptroller to compel the company to pay a tax thereon, claiming it was a dividend of fifty per cent within the meaning of section 3. The suit was decided by the court in favor of the company principally for the reason that the

act was prospective and did not apply to a division made from funds amassed prior to its passage.

The Equitable Fire and Marine Insurance Company, of Providence, Rhode Island, a corporation authorized to transact the business of fire insurance in this State, sought permission to issue marine policies also. The application was denied by the Superintendent, for the reason that no company of this State could be organized under the laws of 1853 for the combined purposes mentioned. A *mandamus* was applied for to compel the issuance of the desired authority, and it was argued by counsel for the company that at one time it had the dual authority asked for in the action. The attorney for the Department, in reply, cited that part of section 2, chapter 593, Laws of 1873, reading: "The Superintendent shall have power to refuse admission "to any company, corporation or association * * * "whenever in his judgment such refusal shall best promote "the interests of the people of this State," and referred to the decision of Judge Learned, at Special Term, March, 1883, in the case of the Hartford Life and Annuity Company, wherein it was held that "the right of a corporation of "another State to do business here depends on the permission "of this State, and a renewal of authority is only a new per- "mission." Judge Landon denied the motion of counsel for the "Equitable." The case was carried to the Court of Appeals and the order of the judge at Special Term was affirmed.

The Fire Association of Philadelphia, acting on the request of the New York Board of Fire Underwriters, refused to pay to this Department the tax levied by chapter 60, Laws of 1875, being a sum "equal to the amount of * * charges "and payments imposed by the laws of such State (Penn- "sylvania) upon the companies of this State and the agents "thereof." Suit was brought on behalf of the Department

by the Attorney-General. The company contested on the ground that it was an unlawful delegation to the Superintendent of the legislative power, and further, that what the amount of a tax or license shall be is essentially the direct and immediate effect of statutory enactment, and that the act in question did not determine it; that it remits it to the Legislature of another State by its enactment to create or change the tax. In an opinion concurred in by the entire court and commended generally by the bar, for its clearness and diction, it was determined that the tax must be paid for the reasons following: "The State having the power "to exclude foreign corporations, determines to do so unless "they will submit to certain conditions. It meets the appli- "cant on the border forbidding admission, as it has a right "to do, except on condition that it will fulfill all of the "requirements of our statutes relating to foreign companies, "one of which is the very law here assailed. When the "corporation comes in it agrees to the conditions. It is "imposed as the price of permission to come within the "jurisdiction, and not as tax upon one already within the "jurisdiction. The Fourteenth Amendment, therefore, has "no application. It can apply to foreign Insurance Com- "panies only after they have performed the conditions upon "which they are entitled to admission. Any other view of "the case involves this absurdity; that the foreign company "may agree to pay the tax charged by the act of 1865, so "as to get within our jurisdiction, and then refuse to pay "it while insisting upon the right to remain. It cannot "agree to conditions as to the price of admission, and after "having been admitted, turn around and dispute them. "* * * * While they stand at the door bargaining for "the right to come within, they may decline to come, but "cannot question our conditions if they do. How, then, is "the legislation vicious which proposes to treat them pre-

"cisely as their own State treats our corporations similarly "situated? Is exact equality unfair? If we owe courtesy "to sister States do we not also owe protection to our own "corporations, formed and fostered under our own law? Is "it vicious to insist for them upon precise equality of treat- "ment?" The company has appealed from this decision to the United States Court. It is but fair to the company to state that the suit has been carried throughout by the Board of Underwriters in order to test the constitutionality of the act. The Superintendent requested payment of the amount found to be due, and under an agreement satisfactory to all concerned, the penalties for the years 1882 and 1883 have been settled, and those of 1881, involved in the suit, are waived for the present with an understanding that an effort will be made to have the case advanced on the calendar, thus affording a speedy settlement of the points in dispute.

The suit of the Trustees of the Exempt Firemen's Benevolent Fund of the City of New York against A. P. M. Roome involved the payment of a tax of two per cent on premiums received by companies of other States and countries on New York city property to the treasurer of the said Benevolent Fund. It was contended that the act of 1857, chapter 548, as amended by chapter 89, Laws of 1879, was a violation of the section 18, Article 3, of the State Constitution, which provides that "the Legislature shall not "pass a private or local bill * * * * granting "to any private corporation, association or individual, any "exclusive privilege, immunity or franchise whatever," and that the requirement was also obnoxious to section 10, article 8, Id., reading: "Neither the credit nor the money "of the State shall be given or loaned to, or in aid of any "association, corporation, or private undertaking." In an exhaustive and elaborate opinion the court held that the act was constitutional. The following quotation therefrom epito-

mizes the reasons for its conclusion: "Whether the grant "be deemed a bounty from the State or, as we have held "it, the discharge of an obligation, it cannot be described "as an exclusive privilege within the constitutional meaning. "If the State gives to a corporation an annual sum to be "expended in a specific public charity, the gift is in no "sense an exclusive privilege. The State may give it or not "as it pleases. It may give the same amount to another or "to a hundred different corporations. It is a bounty in no "sense or respect exclusive, and is scarcely to be described "as a privilege at all. Still less does that phrase apply to "a case where the appropriation is in discharge of an hon- "orable obligation. When the State pays a just debt it "does not confer on the creditor an exclusive privilege or a "privilege at all. Every other just creditor is alike entitled "to his pay, and his receipt of it, or the State's payment "in no manner affects or excludes the right of every other "creditor to receive his pay in the same manner or some "other."

The several opinions referred to herein will be published in the appendix to the full Report.

Attorney to Accept Service.

It is recommended that the Superintendent should, by enactment, be made the attorney to accept service for all companies of other States and countries. There is a seeming inconsistency between section 23 of chapter 555 of the Laws of 1875, and section 432 of the Code of Civil Procedure. The first requires that the appointment of an attorney shall be filed in this Department, while the Code provides that personal service of a summons upon a defendant, being a foreign corporation, must be made by delivering a copy thereof within the State, as follows: To a person designated for the purpose by a writing, under the seal of a corpora-

tion and the signature of its president, vice-president or other acting head, accompanied with the written consent of the person designated, and filed in the office of the Secretary of State. By making the Superintendent the attorney, and repealing all acts inconsistent therewith, it will obviate an annoyance, if not a serious trouble, occasioned by the conflicting statutes. In addition it will place in possession of the Superintendent information of litigations that would otherwise escape his attention, and ameliorate, if not rectify, what in some companies is too great a propensity to frivolously contest their losses. Pending the adoption of the recommendation the companies should provide against the difficulties that may arise by making and filing with the Secretary of State a duplicate appointment of the person already selected under the insurance laws.

DANGERS FROM STREET OBSTRUCTIONS.

There is a bill now before your honorable body requiring the removal of the various telegraph, telephone and electric light wires. The reasons urged for its passage are important and unanswerable in themselves, but it does not appear, as yet, that reference has been made to the great obstruction they offer in cities to the extinguishment of fires. This is not an imaginary grievance, but one requiring a prompt remedy. Too often have our people witnessed the heroic efforts made to contend against the great difficulty they present in preventing the spread of conflagrations, to say nothing of the fires that have been caused by their contact with each other. No city or village of moderate size is without its net work of these incendiaries and aids to incendiaries. The rights the companies that maintain them have acquired are in seeming violation of the ownership of property. A refusal to allow one's real estate to be jeopardized by making it a vehicle for its own destructiveness, is more than antagonized by

surrounding the property with menaces to one's pecuniary and personal welfare in the shape of unsightly posts and cables. No subject presented, or to be presented, for your consideration, is of more importance than this, and if the incalculable danger it presents is rightly understood, there will be no doubt in your minds that the public welfare demands the suppression of these nuisances.

Unauthorized Insurances.

It is unquestionable that many policies are held in New York city issued by companies that could not comply with the laws of this State. To a certain extent it is absolutely necessary that the merchants of the "Dry Goods District" should seek outside protection, as the capital of licensed companies, while amply serving all other purposes, is not sufficient to cover the amount of insurance asked for in the particular locality mentioned. There is no law to prevent any citizen of this State from contracting for policies on his own property with corporations not authorized, but in the event of a failure to pay when a loss occurs it will be found that the road to recovery is not so easily reached. In the case of Tracy v. Talmage (14 N. Y. Reports, p. 180), it was held: "To enforce a contract against a party which that "party was incompetent in law to make, would, indeed, be "in the language of some of the cases, 'to make the law "an instrument in its own subversion.'" And again the same court, in the suit of the Oneida Bank v. Ontario Bank (21 N. Y., 495), decided: "There is, no doubt, a principle "of the common law, that illegal and prohibited contracts are "void without being so expressly declared by any statute." Chapter 555 of the Laws of 1875 prohibits, in unqualified terms, any person from acting for any one else, in any capacity whatever, in procuring or soliciting insurance in unlicensed corporations. It is often said in extenuation of

the persons engaged in such business, that they are the agents of the insured, and are, therefore, not amenable to the penalties of the act. This is not true, as it is provided in the law, whenever it shall be unlawful for any fire insurance company to take risks or transact the business of fire insurance within this State, through agents or otherwise, it shall be likewise unlawful for any broker or other persons acting for persons, firms or corporations in this State or elsewhere, to negotiate for or place risks in any such insurance company, or in any way or manner aid such persons, firms or corporations in effecting such unauthorized insurances. Lately a case has been presented to the Superintendent, where a policy was purported to be issued in Washington, D. C., by a company styled the "City and Provincial," of Manchester, England. It is safe to assume that the corporation has no existence except on paper. Efforts are being made at this writing to apprehend the offending party. The Department will prosecute without favor all cases presented to it, and will defray the necessary expenses incurred by complaining parties in obtaining and offering proof of the violation.

BUSINESS OF 1883.

Table No. I shows the amount and character of the assets of the Fire and Fire-Marine Insurance Companies of this country doing business in New York on December 31, 1883. In gross they amount to $142,698,307.28. The Joint-Stock Companies of this State return $58,916,097.68. Stock Companies of other States, $82,508,174.12; New York Mutuals, $838,843.34; and other States' Mutuals, $435,192,14.

Table No. II gives the liabilities of these companies. Excepting scrip and capital they aggregate, $47,800,808.90. New York Stock Companies report, $19,431,680.89; other States' Stock Companies, $27,864,671.79; New York Mutuals, $283,416.68; other States' Mutuals, $221,039,54. The whole

amount of scrip liabilities is $751,615.00; and of capital, $56,465,020,00. This table also indicates the companies which unite with the Fire and Marine business.

Table No. III exhibits the nature and sources of income for the year, aggregating $62,716,484.33. The excess of income over expenditures is seen to be $3,669,412.51. Thirty-seven companies appear to have expended $725,285 84 more than they received.

Table No. IV gives the expenditures, itemized and in gross, which amount to $59,047,071.82.

Tables V, VI, VII and VIII give the standing and show last year's business of the purely Marine Companies. No. V shows the total assets to be $20,746,171.22; a loss of $146,764 49, as compared with the year preceding. No. VI gives the liabilities as $5,242,424.84, a decrease of $38.519.32. No. VII shows the income to be $7,966,120.81; being $106,510.11 more than that of the previous year; while Table No. VIII gives the expenditures as $6,571,851.84, an increase of $318,766.35.

Tables IX, X and XI give statistics relative to Foreign Companies, as follows:

Table IX shows the American capital of Foreign Fire Companies, under chapter 838, Laws of 1871, to be $14,865,872.87. In Table X the total American assets of Foreign Companies appear to be $38,451,837.68; liabilities, $19,876,393.41; income, $26,430,714.20; expenditures, $24,395,674.74; surplus beyond deposit capital, $13,575,469.27. Table XI gives the American assets of Foreign Marine Companies, which are shown to be $2,681,673.27; liabilities, $615,854.63; income, $2,023,637.27; expenditures, $1,153,344.66.

Table No. XII exhibits the business done by all the Fire, Fire-Marine and Marine Insurance Companies which made returns to this Department, with the net assets, premiums charged, ratio of net assets to risks in force and ratio of

premiums charged to risks written. From this table it appears that 175 companies possessed of $185,782,210.35 of net assets at the close of the year, were covering $9,731,957,460 of risks, an average of $1.91 of net assets for every $100 insured. During the year, said companies, with the exception of the New York Mutuals (7), for $109,334,109.33 in gross premiums, undertook to carry $11,407,590,177 of risks, an average premium of ninety-six cents for every $100 insured.

Table No. XIII shows the disposition of the income; $90,557,915.53 was received in premiums; $54,796,580.21 was paid for losses; $29,278,794.12 for expenses, and $7,092,568.73 for dividends. The average ratio of gross expenditure to gross income is 91.96; of losses paid to premiums received, 60.51; of expenses to premiums, 32.33; of expenses to gross income, 29.53; of dividends paid stockholders to capital stock, 11.49.

Table No. XIV gives the date of organization, and the per centage of surplus or impairment in the case of Joint-Stock Companies. The amount of surplus held by all such companies doing business in this State was $37,694,295.64, as against $37,631,224.98 last year. Two companies show impairments of capital, viz: First National, of Worcester, Mass., $14,384.42, and the Germania, of Newark, N. J., $20,011.10.

Table No. XV gives the business done in New York by the Stock Fire Companies of this and other States and countries, and by the Mutuals of other States. The ratio of fire losses incurred to fire risks written in the State by New York Joint-Stock Companies for the year 1882, is represented by the decimal .27; for 1883 by .24; in the case of similar companies from other States, for 1882, .55, and for 1883, .52; foreign companies show in 1882, .34; in 1883, .42. The ratio of losses to premiums received, as between these

years, is as 54.21 to 45.83 for New York Companies; 75.04 to 64.06 for companies of other States, and 59.23 and 66.03 for foreign companies. The fire premiums received were $17,290,510.60; the fire losses paid $9,485,633.80; fire losses incurred $9,716,381.98.

The estimated amount of expenses for the transaction of this business is seen to be $5,358,581.94, which, if added to the incurred losses, and the total taken from the premium receipts, leaves an apparently net profit of $2,215,546.68.

Six New York companies, on the above basis, show a loss of $37,221.98. Twelve companies of other States a loss of $111,409.20, and eleven companies of other countries a loss of $291,965.56.

The amount of fire risks written in 1882 was $2,890,656,418; in 1883, $2,880,432,062, a decrease of $10,224,356. The amount of Marine and Inland risks written in 1882, was $455,439,939; in 1883, $473,711,881, an increase of $18,221,892.

Table No. XVI gives a complete list of all the Fire, Fire-Marine and Marine Insurance Companies entitled to transact business in the State, arranged in alphabetical order, with the names of their officers, and, in case of companies from other States and countries, the names and addresses of attorneys upon whom process may be served. The total number of companies shown in this list is as follows:

	Fire and Fire-Marine.	Marine.
New York, Joint-Stock	66	2
Other States, Joint-Stock	59	3
New York, Mutual	7	4
Other States, Mutual	1	1
Foreign, Joint Stock	25	7
	158	17

CHANGES DURING 1883.

The following tables show in a concise form the changes that have taken place during the past year. One company, "Re-Assurance," of New York city, has been organized. The Agricultural, of Watertown, added $200,000 to its capital from surplus account, under the provisions of chapter 208, Laws of 1875. Eight companies have extended their charters for thirty years, pursuant to section 18, chapter 466, Laws of 1853. The deposits made pursuant to what is known as the "Safety Fund Act," chapter 189, Laws of 1874, show an increase of $69,588. Three companies of this State have reinsured their risks and withdrawn from business, "Lorillard," "Orange County Mutual" and "Tradesmen's," and four of foreign countries, viz., "La Confiance," "La Metropole," "Swiss Lloyd" and "Standard," have withdrawn from business in the United States. Six companies of other States and countries have been admitted to this State. The retired capital is shown to be $1,438,442. The added capital is $1,900,000. The Union Insurance Company of Philadelphia, formerly authorized to transact a Fire Insurance business in this State, has given up said business herein, and sought and obtained permission, June 1, 1883, to issue marine policies exclusively. This course was taken on account of the decision in the case of the Equitable Fire and Marine of Providence, R. I., referred to under the head of legal decisions in this text.

Fire Insurance Companies organized in New York during 1883.

NAME OF COMPANY.	Location.	Date of organization.	Cash capital.
Re-Assurance Company of New York.....	New York.....	October 2, 1883.....	$200,000

Additions to Capital by New York Fire and Fire-Marine Insurance Companies during 1883.

NAME OF COMPANY.	Location.	Date of increase.	Present capital.	Increase.
Agricultural Insurance Co..	Watertown!...	December 31, 1883.	$500,000	$200,000

New York Fire Insurance Companies that have extended their Charters during 1883.

NAME OF COMPANY.	Location.	Date of extension.	Capital.
Continental Insurance Company.....	New York	January 2, 1883...	$1,000,000
Williamsburgh City Fire Insurance Co.	Brooklyn	March 19, 1883...	250,000
Peter Cooper Fire Insurance Company..	New York	March 24, 1883...	150,000
Mechanics and Traders' Fire Ins. Co....	New York	March 29, 1883...	200,000
Home Insurance Company.....	New York	April 7, 1883...	3,000,000
Exchange Fire Insurance Company.....	New York	May 3, 1883...	200,000
Phenix Insurance Company.....	Brooklyn	September 4, 1883...	1,000,000
Rutgers Fire Insurance Company.....	New York	September 26, 1883...	200,000
Total.....			$6,000,000

New York Joint-Stock Fire and Fire-Marine Insurance Companies that have deposited securities in this Department December 31, 1883, *in pursuance of chapter* 189, *Laws of* 1874, *as amended by chapter* 282, *Laws of* 1878, *entitled "An act to provide security against extraordinary conflagrations, and for the creation of safety funds by Fire Insurance Companies."*

NAME OF COMPANY.	Location.	Date of compliance.	Par value of securities on deposit December 31, 1883.	Market value at date of statement.
Continental.....	New York.....	Aug. 1, 1874....	$510,000	$662,985
Williamsburgh City.....	Brooklyn	Jan. 27, 1875....	255,000	272,030
Standard.....	New York	March 4, 1875....	70,000	86,800
Glens Falls.....	Glens Falls....	July 31, 1877....	200,000	229,500
Buffalo German.....	Buffalo.....	Dec. 31, 1877....	200,000	233,500
American	New York	Dec. 31, 1878....	200,000	244,875
Niagara.....	New York.....	July 31, 1880....	250,000	303,600
Total.....			$1,685,000	$2,038,290

New York Joint-Stock Fire and Fire-Marine Insurance Companies that have discontinued business during 1883*:*

NAME OF COMPANY.	Location.	Date discontinued.	Capital.	Remarks.
Tradesmen's Fire Ins. Co...	New York...	Jan. 2, 1883	$300,000	Reinsured in Standard Fire Office, London, Eng.
Lorillard Ins. Co	New York...	Dec. 13, 1883	300,000	Reinsured in Guardian Fire and Life Assurance Co., London, Eng.
Orange County Mutual.....	Goshen	June 5, 1883	.....	Reinsured in Sun Fire Office, London, Eng.
Total.....			$600,000	

Fire, Fire-Marine and Marine Insurance Companies of other States and Countries admitted to transact business in New York during 1883.

NAME OF COMPANY.	Location.	Date of admission.	Capital.	Fire or marine.
Spring Garden Insurance Co.....	Philadelphia, Pa....	March 7, 1883	$400,000	Fire.
California Insurance Company....	San Francisco, Cal..	Aug. 9, 1883	600,000	Fire.
Sun Insurance Company.....	San Francisco, Cal..	Oct. 18, 1883	300,000	Fire.
Commercial Insurance Company..	San Francisco, Cal..	Dec. 8, 1883	200,000	Fire.
Concordia Fire Insurance Co.....	Milwaukee, Wis....	Dec. 12, 1883	200,000	Fire.
Universal Marine Insurance Co...	London, Eng.....	July 26, 1883	200,000	Marine.
Total.....			$1,900,000	

Fire, Fire-Marine and Marine Insurance Companies of other Countries withdrawn and excluded during 1883.

NAME OF COMPANY.	Location.	Withdrew.	Capital.
La Confiance.....	Paris, France	March 22, 1883	$234,235
La Metropole.....	Paris, France	May 14, 1883	204,084
Swiss Lloyd Transport Insurance Company....	Winterthur, Switzl'd	July 6, 1883	200,000
Standard Fire Office	London, England...	Dec. 31, 1883	200,123
Total.....			$838,442

GENERAL SUMMARY.

At the close of the year 1883, the Fire, Fire-Marine and Marine Insurance Companies doing business in this State were possessed of $204,578,024.45 of admitted assets not including assets held abroad or premium notes of Mutual Companies, a gain of $10,551,323.09, as compared with the sum reported the preceding year. The liabilities of those companies, excepting scrip and capital, amounted to $74,535,486.78, which is $7,955,026.48 greater than was then returned. The income of the year was $99,136,956.61, and the expenditures $91,167,943.06, an increase of $8,871,683.82 in income and $8,330,834.57 in expenditures, as compared with the previous year. The whole number of companies which reported last year was 175, being one more than reported in 1882.

RESULTS OF THE BUSINESS.

The strife for augmentation of premiums participated in by all the companies, with here and there an exception to prove

the rule, has been seemingly entered upon without other thought than that of income. Of course the usual stereotyped protestations of the contestants are sounded, but they are allowed to rest with their echo. It is remarkable, in view of the results of the business since the spasmodic revival after the Chicago and Boston fires, that an effort to obtain adequate remuneration for the risks assumed has been postponed so long. The necessities in certain districts of New York city have caused the needed increase there, but elsewhere rates depend on the insured. One hundred and seventeen companies have retired from business in this State in the last ten years. Why? An explanation will not be wanted after a perusal of the following exhibit of statistics from the reports of New York, other States, and United States branches Foreign Fire:

	New York Companies.			Other States.			Foreign.		
	Premiums received.	Losses paid.	Per cent'ge.	Premiums received.	Losses paid.	Per cent'ge.	Premiums received.	Losses paid.	Per cent'ge.
1874..	$24,477,296	$9,604,086	39	$32,012,407	$15,804,247	49	$10,556,377	$4,355,578	41
1875..	22,996,844	10,102,530	44	29,786,128	16,454,829	55	10,808,472	4,514,018	42
1876..	20,579,742	10,115,990	49	27,544,196	15,096,317	55	10,349,321	4,933,219	48
1877..	19,338,821	10,149,904	52	24,439,542	15,253,059	62	11,585,851	5,742,008	50
1878..	17,879,087	8,770,557	49	21,541,731	12,203,956	57	10,984,680	5,925,803	54
1879..	18,332,561	11,057,427	60	21,157,710	13,361,112	63	13,655,506	8,557,401	63
1880..	20,700,583	11,182,107	54	23,044,434	14,097,193	61	15,605,164	8,842,590	57
1881..	22,123,052	12,121,677	55	25,233,476	15,381,851	61	18,838,325	11,435,036	61
1882..	21,875,944	12,477,116	57	26,954,052	16,941,595	63	24,134,033	15,067,415	62
1883..	24,876,826	13,647,696	55	31,020,840	19,149,817	62	25,201,595	16,298,815	65
Tot'ls	$213,180,806	$109,229,090	51	$262,734,516	$153,743,976	58	$151,719,324	$85,671,886	57

The intelligent President of the National Board of Fire Underwriters, in his address to that body in May last stated: "The well ascertained facts of our business claim our atten-"tion and demand our obedience. The records of the past "six or seven years point out with unmistakable clearness "the downward path we have trodden." It is possible that the journey to the bottom had been reached at the date mentioned, but as yet there is no evidence that the unfortunate steps taken have been retraced. There are other

causes for the lack of prosperity demanding attention. That of the expense of the business is one not to be slighted.

This year an addition has been made to Table XIII and the per centage of expenses to premiums shown. The column could be studied by the respective Directors and a moral learned which, if applied, would be productive of some wholesome changes. Too often is it the case that the employes who do the work are the illy paid, while the figure-heads that confiscate the bulk of the salary account are always ready to sacrifice the subordinates' pay when a reduction of expenses is recommended. Some of the per-centages in Table XIII are really startling, but the Superintendent ventures to assume they are not caused by a high priced clerical force. Then again is the injury caused by the rapid increase in the long term business now practiced in a way that does not help where aid is needed, and is, in fact, another method of cutting rates. The extent to which this class of policies has increased in fifteen years is illustrated in the following schedules:

NEW YORK COMPANIES.

RISKS WRITTEN FOR—	AMOUNT IN FORCE.	
	1868.	1883.
One year or less	$1,904,730,090	$1,980,431,934
Three years	209,584,528	1,035,073,275
Four years or more	36,150 090	474,460,800
OTHER STATES' COMPANIES.		
One year or less	$1,039,398,851	$1,693,357,969
Three years	102,362,702	706,328,735
Four years or more	138,568,611	513,921,811

For the purpose of ascertaining the exact division of fire insurance risks in force and premiums thereon, as shown by the reports rendered for 1883, they have been subdivided specially. The results will prove of decided interest, and it is believed the value of the information conveyed more

than compensates for the great labor and time devoted to its compilation.

Classification of Fire Risks and Premiums, December 31, 1883.

Term of Risk.	Amount of insurance.	Premiums charged.	Rate on $100.
One year or less	$1,980,431,934	$16,462,277	.89
Two years	27,568,239	166,324	.61
Three years	1,007,505,035	8,251,088	.82
Four years	26,017,383	259,361	.96
Five years or more	448,443,417	5,545,392	1.23
Totals	$3,489,966,009	$30,665,412	.88

Fire Companies of Other States.

Term of Risk.	Amount of insurance.	Premiums charged.	Rate on $100.
One year or less	$1,693,357,969	$22,245,195	1.31
Two years	19,069,422	180,379	.94
Three years	687,259,313	7,324,140	1.06
Four years	48,686,070	523,845	1.08
Five years or more	465,235,741	5,749,315	1.24
Totals	$2,913,608,515	$36,027,874	1.24

Foreign Fire Insurance Companies.

Term of Risk.	Amount of insurance.	Premiums charged.	Rate on $100.
One year or less	$1,890,720,110	$20,338,088	1.07
Two years	34,420,039	282,795	.81
Three years	648,600,835	5,826,641	.89
Four years	28,948,950	269,445	.93
Five years or more	395,603,045	4,079,296	1.03
Totals	$2,998,292,979	$30,796,265	1.02

Recapitulation.

Term of Risk.	Amount of insurance.	Premiums charged.	Rate on $100.
One year or less	$5,564,510,013	$59,045,560	1.06
Two years	81,057,700	629,498	.77
Three years	2,343,365,184	21,401,869	.91
Four years	103,652,403	1,048,651	1.01
Five years or more	1,309,282,203	15,363,973	1.17
Totals	$9,401,867,503	$97,489,551	1.04

The schedule that follows these remarks shows the premiums received and losses paid from the organization of the Joint-Stock Fire Companies of this and other States, with

similar information as to the United States business of Foreign Companies, from date of admission to this country. The law of average governs insurance risks in a degree that admits of positive prediction as to the results of fire underwriting. The totals, showing a per centage of losses to premiums, amounting to 57.4, are the summation of a combined experience covering 4,234 years. In view of these returns, there is no need of urging a harmonious effort by the companies for sufficient rates, to the end that their position may be made secure, and the protection they are expected to give guaranteed by a wise combination, freed from selfish motives and inordinate jealousies. The Superintendent will not hesitate in using the power granted him by law to demand that all impairments of capital, no matter how small, shall be made good; and in this course alone is safety to be found. The unsuspecting policy-holder finds contentment in the fact that he has a guaranty made by a corporation, permitted by the State to make the same. It is the duty of the State's officer to protect, so far as he can, that guaranty, and while he cannot prevent the sale of insurance below its normal cost, he can require that the loss which it creates shall not fall upon the policy-holder. Therefore when impairments are shown, requisitions will be made without delay for the necessary amounts to restore the capital; failing to respond, the companies will be reported to the court or excluded from the State, as the case may be. It is believed under present circumstances that vigorous measures of this kind are necessary and will not be adjudged as harsh in view of this ample public notice of the Superintendent's intention. The two companies that appear by this report to have impaired capitals, viz., First National of Worcester, Mass., and the Germania Insurance Company of Newark, have been notified that their authority has been suspended until their stock is restored to the required value.

New York Joint-Stock Fire and Fire-Marine Companies.

NAME OF COMPANY.	Date of organization or reorganization.	Premiums received from said date.	Losses paid from said date.	Ratio of losses to premiums.
Agricultural	January, 1863	$8,469,740	$4,020,676	47.4
Albany	March, 1811	1,939,153	740,568	38.2
American	April, 1857	4,170,400	1,308,801	31 1
American Exchange	February, 1859	1,544,639	579,695	37.5
Broadway	December, 1849	1,758,000	445,932	25.4
Brooklyn	April, 1853	2,146,104	777,883	36.2
Buffalo	July, 1874	1,353,564	963,279	71.2
Buffalo German	February, 1867	3,316,121	1,512,831	45.6
Citizens'	April, 1836	7,326,255	3,327,238	45.4
City	April, 1833	3,007,244	1,371,018	45.6
Clinton	July, 1850	3,069,433	1,436,651	46.8
Commerce	March, 1859	3,515,212	2,376,610	67.6
Commercial	May, 1850	5,405,244	3,107,389	57.5
Continental	November, 1852	29,074,507	15,482,262	53.3
Eagle	April, 1806	5,904,548	2,861,645	48.5
Empire City	October, 1850	2,271,139	1,018,711	23.5
Exchange	April, 1853	3,016,387	1,838,073	60 9
Farragut	January, 1872	1,714,133	679,469	39.6
Fireman's Trust	March, 1859	1,548,909	707,330	45.7
Firemen's	April, 1825	4,343,924	2,715,830	48.7
Franklin and Emporium	March, 1879	349,974	223,241	63.8
German American	March, 1872	13,432,723	5,961,625	44.4
Germania	March, 1859	15,456,562	7,215,632	46.7
Glens Falls	May, 1849	5,573,997	3,019,826	54.2
Globe	March, 1863	1,843,813	908,311	49.3
Greenwich	May, 1834	4,779,242	2,282,691	47.8
Guardian	February, 1865	1,461,334	903,193	61.8
Hamilton	May, 1852	2,129,541	1,014,666	47.6
Hanover	April, 1852	14,004,848	7,408,849	52.9
Home	April, 1853	59,293,265	35,932,860	60.6
Howard	March, 1836	7,958,035	5,321,431	66.9
Irving	April, 1872	1,060,822	641,179	60.4
Jefferson	March, 1824	4,108,065	1,826,074	44.4
Kings County	October, 1858	1,781,653	815,120	45.8
Knickerbocker	1846	2,446,577	896,536	36.6
La Fayette	December, 1856	2,704,509	1,547,098	57.2
Long Island	April, 1833	3,213,927	1,283,166	39.9
Manufacturers and Builders'	November, 1870	1,347,393	437,059	32.4
Mechanics'	May, 1857	2,597,549	1,187,709	45.7
Mechanics and Traders'	April, 1853	4,597,049	2,863,531	62.3
Mercantile	January, 1852	1,985,704	970,467	48.9
Merchants'	April, 1850	4,306,589	1,863,015	43.3
Montauk	May, 1857	2,002,898	953,344	47.6
Nassau	January, 1852	1,912,902	604,250	31.6
National	June, 1847	3,810,059	1,953,004	51.3
New York Bowery	April, 1833	5,765,252	2,420 892	42.0
New York Equitable	April, 1823	3,638,623	1,708,559	47.0
New York Fire	April, 1832	3,860,025	1,368,582	35.4
Niagara	July, 1850	15,568,557	8,456,701	54.3
North River	February, 1822	3,003,750	1,233,655	41.1
Pacific	April, 1851	4,059,054	1,847,836	45.5
Park	March, 1853	2,584,743	1,263,222	48 9
Peoples'	1851	2,172,528	1,051,694	48.4
Peter Cooper	April, 1853	1,094,262	176,843	16.2
Phœnix	September, 1853	40,880,789	20,910,083	51.1
Re-Assurance	October, 1883	42,007	4,306	10.3
Rochester German	February, 1872	2,414,477	1,240,407	51.4
Rutgers'	October, 1853	2,500,649	948,212	37.9
Standard	March, 1859	2,618,216	1,554,155	59.4
Star	December, 1864	4,031,882	2,314,671	57.4
Sterling	January, 1864	1,301,332	616,317	47.4
Stuyvesant	November, 1850	2,086,074	839,447	40.2
Union	June, 1874	276,860	121,454	43.9
United States	April, 1824	3,079,041	1,651,176	53.6
Westchester	March, 1837	8,909,405	4,961,367	55.7
Williamsburgh City	March, 1853	8,052,435	4,174,592	51.8
Totals		$376,993,647	$194,169,939	51.5

FIRE AND FIRE-MARINE COMPANIES OF OTHER STATES.

NAME OF COMPANY.	Date of organization or reorganization.	Premiums received from said date.	Losses paid from said date.	Ratio of losses to premiums.
Ætna, Conn	June, 1819	$92,556,208	$55,953,671	60.4
American, Mass	June. 1818	8,500,000	6,084,000	71.6
American, N. J	February, 1846	3,902,654	1,122,362	28.8
American, Pa	February, 1810	8,930,293	5,434,657	60.9
American Central, Mo	February, 1853	7,645,239	4,081,964	53.4
Atlantic, F. & M., R. I	May, 1852	3,302,927	2,460,713	74.5
Boatman's, F. & M., Pa	March, 1865	1,170,415	655,281	56.0
California, Cal	February, 1861	3,989,376	1,857,014	46.5
Citizens', Pa	March, 1849	1,589,115	677,962	42.9
Commercial, Cal	February, 1872	2,187,989	954,247	43.6
Concordia, Wis	March, 1870	630,369	256,193	40.6
Connecticut, Conn	June, 1850	5,389,517	2,828,893	52.5
Detroit, F. & M., Mich	February, 1866	3,016,316	1,600,487	53.1
Eliot, Mass	December, 1872	1,220,860	549,289	45.0
Equitable, F. & M., R. I	May, 1859	2,307,917	1,632,408	70.7
Fire Association, Pa	March, 1820	15,668,319	8,193,791	52.3
Fire Ins. Co., County of Phila., Pa	May, 1832	594,570	355,178	59.7
Fireman's Fund, Cal	May, 1863	8,991,886	5,318,080	59.1
Firemen's, Md	December, 1825	5,447,065	2,660,972	48.9
Firemen's, N. J	December, 1855	2,507,156	1,208,992	48.2
Firemen's, Ohio	April, 1856	2,076,949	834,298	40.2
First National, Mass	April, 1868	1,766,387	1,159,182	65.6
Franklin, Pa	April, 1829	23,086,559	12,782,398	55.4
German, Pa	March, 1862	1,491,444	490,797	32.9
Germania, N. J	March, 1870	887,184	442,501	49.9
Girard, Pa	March, 1853	6,119,523	2,650,651	43.3
Hartford, Conn	May, 1810	43,381,499	27,187,630	62.7
Ins. Co. of North America, Pa	April, 1794	67,952,501	49,135,492	72.3
Ins. Co. of State of Pennsylvania, Pa.	April, 1794	17,114,690	14,164,495	82.8
Manufacturers', Mass	January, 1873	7,251,763	4,207,564	58.0
Mechanics', Pa	April, 1854	518,354	167,276	32.3
Mercantile, F. & M., Mass	February, 1823	5,740,330	4,366,509	76.1
Mercantile, Ohio	November, 1871	1,949,905	1,144,331	58.7
Merchants', N. J	February, 1858	5,300,593	2,381,109	44.9
Merchants', R. I	May, 1851	4,835,726	3,335,805	69.0
Michigan, Mich	February, 1881	174,975	57,550	52.9
National, Conn	November, 1871	4,275,974	2,039,484	47.7
Neptune, F. and M., Mass	December, 1872	2,041,806	1,328,411	65.1
Newark Fire, N. J	May, 1810	2,602,946	998,442	38.4
New Hampshire, N. H	1869	2,657,243	1,407,495	53.0
New Orleans, La	1805	5,394,945	2,403,495	44.6
North American, Mass	December, 1872	689,400	222,418	32.3
North Western National, Wis	February, 1869	5,222,670	2,860,150	54.8
Orient, Conn	June, 1867	3,778,916	2,218,564	58.7
Pennsylvania, Philadelphia, Pa	March, 1825	10,985,110	7,313,420	66.6
Pennsylvania, Pittsburgh, Pa	February, 1854	1,580,018	815,651	51.6
Phœnix, Conn	May, 1854	29,742,194	17,695,723	59.5
Prescott, Mass	December, 1872	1,740,051	929,494	53.4
Providence, Washington, R. I	1799	9,339,602	5,129,752	54.9
St. Paul, F. and M., Minn	May, 1865	6,323,262	3,886,371	61.5
Security, Conn	1841	3,510,646	2,521,384	71.9
Shoe and Leather, Mass	December, 1872	4,276,499	2,455,357	57.4
Springfield F. and M., Mas	1849	15,924,006	10,197,474	64.0
Sun, Cal	February, 1882	360,289	91,295	25.3
Traders' Ill	February, 1865	4,057,455	2,319,780	57.2
Union, Cal	April, 1865	6,736,738	3,619,292	53.7
Union, Pa	February, 1804	16,929,733	12,389,432	73.2
United Firemen's, Pa	April, 1860	957,600	602,563	62.9
Washington, F. and M., Mass	December, 1872	2,780,124	1,940,329	51.3
Totals		$512,094,782	$313,782,428	61.3

Foreign Fire Companies.

NAME OF COMPANY.	Date of admission.	Premiums received in United States.	Losses paid in United States.	Ratio of losses to premiums.
British America	July, 1874	$4,500,402	$2,639,269	58.6
City of London	February, 1882	1,031,628	549,217	53.2
Commercial Union	January, 1871	12,145,339	6,974,608	57.4
Fire Ins. Association	March, 1881	2,126,186	1,187,311	55.8
Guardian	September, 1872	3,313,106	1,296,281	39.1
Hamburg-Bremen	May, 1873	5,082,883	2,719,531	53.5
Imperial	May, 1868	10,201,866	6,864,143	67.3
Lancashire	June, 1872	8,361,604	5,006,064	59.9
Lion	November, 1880	1,224,869	626,286	51.1
Liverpool and London and Globe	January, 1850	55,593,914	33,258,443	59.8
London and Lancashire	June, 1879	4,262,882	2,648,207	62.1
London and Provincial	March, 1882	767,352	415,610	54.2
London Assurance Corporation	June, 1872	6,325,989	3,430,952	54.2
North British and Mercantile	August, 1866	21,433,386	14,176,152	66.1
North German	November, 1877	1,474,163	1,062,351	72.1
Northern Assurance	January, 1876	3,740,452	2,160,233	57.8
Norwich Union	March, 1879	2,150,699	1,074,956	50.0
Phœnix Assurance	August, 1879	3,317,703	1,903,750	57.4
Queen	May, 1866	14,068,125	8,996,998	64.0
Royal*	July, 1851	20,328,953	10,778,463	53.2
Scottish Union and National	November, 1880	1,154,806	637,060	55.2
Sun Fire Office	August, 1882	1,823,538	785,148	43.1
Transatlantic	September, 1877	1,811,769	1,040,268	57.4
United Fire Re-Insurance	February, 1882	2,056,153	980,430	47.7
Western	October, 1874	5,666,253	3,659,559	64.6
Totals		$193,964,020	$114,871,290	59.2

Recapitulation.

New York Companies	$376,993,647	$194,169,939	51.5
Other States' Companies	512,094,782	313,782,428	61.3
Foreign Companies	193,964,020	114,871,290	59.2
Totals	$1,083,052,449	$622,823,657	57.4

Foreign Companies.

The provisions of chapter 235 of the Laws of 1882 exempt Foreign Companies from making home office statements. This legislation, although seriously objected to by the companies generally, was in the line of the enactment known as chapter 888, Laws of 1871, which compelled Foreign Companies to have invested funds deposited with State Departments or trustees approved by them, equal to all liabilities in the United States, in addition to the deposit capital of $200,000. It was said, in objection to the act of 1882, that it would open the doors of admission to irresponsible corporations having ostensibly a foreign charter, and yet without

* From Reports of 1873 to 1883, both inclusive.

real location abroad. No company from another country has applied for admission to this State since the passage of the act, except the Sun Fire Office of London, England, which deposited $500.000 with the Department and $200,000 with the trustees. Three companies have retired during 1883. Their funds in the United States are sufficient to protect all the policy-holders residing here. Without being invidious, none of these companies ever had the resources or standing that entitled it to compete for business away from home. Some of them advertised an overwhelming amount of "resources," until the act of 1882 prevented any reference to assets except the securities held here. Doubtless it was anticipated by these several institutions that they had but to announce a foreign residence, and the confidence entertained by our people for a similarly located class of companies would be extended to them. The foreign corporations that have gained the respect of the public of this country are not of the calibre of the retired companies. The former had the necessary securities of their own to make the required deposits, and when occasion demanded they brought other moneys here to pay their obligations in full. Some of the companies that have withdrawn had dishonored drafts for American losses, because of a refusal to remit from the home offices. Their deposits held by departments and trustees are sufficient to protect all claims against them. At this point it is pertinent to answer the inquiries that are often made as to the effect of an assignment of the securities held in the Department to a company that reinsures the risks of a depositing corporation. No delivery will be made of any funds until the total of all outstanding risks of the reinsured company are reduced below the amount of the deposit, $200,000. The contract for reinsurance will not enter into the question of releasing the deposit. The Department examination of the registers and the pro-

duction of canceled policies will determine all liabilities, no other proofs will be accepted. Under the law reinsurances can be made without the consent of the policy-holder or the Superintendent, but that course does not compel a surrender of the policies or securities deposited for their protection.

To the courtesy of the Home officials the Department is indebted for the interesting statistics that follow relating to remittances to and from the American branches to the parent offices during the full period of their operations here. The two Canadian companies are not included, because, practically, the business in the United States, in each case, is managed from Canada, and their receipts and payments are different from the others. The Imperial, whose failure to report is the exception, under date of January 7, 1884, acknowledged from London the receipt of the Superintendent's request for information on the subject, but has, to this date, failed to comply as promised. The Manager at New York City was unable to give the figures.

Table *showing amounts forwarded to and received from the Home Offices of Foreign Fire Companies, since date of admission to the United States.*

COMPANY.	Remitted to United States.	Received from United States.
City of London	$636, 855 50	$85, 459 40
Commercial Union	2, 165, 640 00	1, 585, 270 00
Fire Insurance Association	302, 967 40	.....
Guardian	450, 000 00	225, 089 85
Hamburg-Bremen	335, 681 53	352, 355 26
Imperial *	.....	.....
Lancashire	1, 322, 412 34	1, 908, 805 57
Lion	546, 275 00	12, 985 00
Liverpool and London and Globe	5, 797, 748 33	10, 118, 969 16
London and Lancashire	990, 840 85	209, 495 17
London and Provincial	532, 132 81	49, 141 19
London Assurance Corporation	392, 840 00	304, 669 09
North British and Mercantile	5, 633, 600 48	4, 549, 092 40
North German	270, 354 93	19, 542 89
Northern	252, 012 40	162, 330 85
Norwich Union	650, 147 87	96, 536 00
Phœnix	418, 235 00	.....
Queen	1, 014, 835 00	968, 875 00
Royal	4, 477, 883 18	4, 724, 608 40
Scottish Union and National	709, 959 54	.....
Sun	847, 625 00	45, 140 00
Transatlantic	458, 501 69	.....
United Re-Insurance	456, 649 81	48, 454 00
Totals	$28, 668, 198 66	$25, 466, 819 23

*Failed to report.

MARINE COMPANIES.

The Marine Companies of this State have been reduced over one-half in number since the Department was organized, and no new company has been incorporated during the time. All of the remaining companies show a decrease in assets since then, except the "Atlantic," which has more than doubled its resources in the twenty-five years referred to. The competition with the Foreign Marine Companies seems to have caused the demoralization that exists. In some respects our own companies are placed at a disadvantage. Foreign Corporations may be admitted to this State on depositing $200,000.00 with the Department, and no restriction the same as exists as to Foreign Fire Companies, is made as to investments of funds received for premiums in this country. There is no reason why the Foreign Marine Companies should not be required to keep invested in the United States a fund equal to all their liabilities herein, in addition to the deposit capital. It is recommended that legislation to that effect be enacted. There are a number of persons engaged in New York city in issuing marine contracts on the "Lloyd's" system. In the opinion of the Superintendent, this is in violation of law; and, to test the rights of these persons, a complaint has been lodged with the Attorney-General in order that it may be ascertained whether they can escape complying with the Insurance and other laws on the ground that they are acting as individual underwriters, and not as a partnership or association. If the position taken by these parties is tenable, the companies that are required to make a publication of their condition and contribute to the support of the State government will find it less cumbersome and expensive to close their affairs as corporations and, figuratively speaking, hide behind themselves.

Annual Statements.

The Superintendent has no cause for complaint this year in regard to the filing of Reports. With a promptness highly commendable, the companies have succeeded, without an exception, in making their returns within the time fixed by law. It has been urged, and with some reason, that it is impossible to make a complete and accurate report in the thirty days fixed by the statute, if the entire transactions of all the various agencies are to be incorporated in the statement. It is known in many cases of agency companies that accounts are allowed to remain open for sixty days, and accordingly estimates must be made if Departments insist on early compliance with the laws. The Superintendent submits that the remedy for this difficulty, is found in closing the books on *December thirty-first* and allowing nothing to be entered thereafter in the accounts of that year. It is now the practice to hold the books open until late in January, a practice not authorized by law nor sanctioned by the ordinary rules of accounting. It is said that if this course should be pursued all of the year's business will not be included. It will, so far as the officers who swear to the statements have knowledge thereof, and once this action is taken the next year will regulate itself, and it will be a preventive of including in cash balances moneys not in possession on the day they are reported to be. It is certainly anomalous to have the income and expenditures of any given year balanced by including accounts dated weeks or months later than the Report itself. It needs no argument to show the inconsistency of such a proceeding. The Superintendent has found that this evil heretofore allowed to exist, because custom has sanctioned it, has been the cause of other and greater troubles, and the time, in his opinion, has arrived to cry "halt" to the practice. It may be stated in objection that the receipts

and disbursements of 1884 will be lessened comparatively by omitting to include the items heretofore credited after the close of the year. Every wrong has its penalty. In this case it will be borne but for a year and the succeeding twelve months, and each similar term thereafter will be attended with truth and not guess-work.

The item of brokerage in many of the companies transacting business in New York city is often found deducted from the premiums scheduled for reserve purposes. This deduction is in direct violation of law. Section 1 of chapter 110 of the Laws of 1880, provides that when the statement is rendered there shall be charged in the liabilities "a sum equal to the total "unearned premiums on the policies in force calculated on "the *gross sum without any deduction on any account* "*charged to the policyholder* for each respective risk from "the date of the issuance of the policy." The language is not ambiguous and there is no qualification in any other act that justifies the interpretation that has been placed on it by not a few of the companies. With this public notice of the Department's construction of the act no charge can be made of hasty action, if a violation of the act is hereafter followed by a prosecution of the offending corporation. This same remark will apply to the companies who have been in the habit of reducing the total of unterminated premiums by the amount allowed agents for policy fees. In a late investigation it was insisted that $25,000.00 should be added to the liabilities on this account.

All companies are now required to file, as part of their statements, a schedule of reinsured risks. New York Companies are prohibited from reinsuring any risk, no matter where located, in a company not authorized to transact business in this State. Companies of other States and countries, licensed to issue policies in this State, cannot

reinsure such policies except in corporations holding a certificate of authority from this Department. To the extent that risks written out of this State by other than New York companies are not covered by this act the corporations of this State are injured, as the restriction applies to all their policies. While the act in no way interferes with, and could not legally affect the rights of other States' and foreign companies outside the territory of this State, yet if the standing of any such company was brought below the requirements of the laws of this State, by rejecting the credit asked for such reinsurances, the Superintendent would not hesitate to take advantage of the discretionary power vested in him by law and prevent the company from operating in New York.

Conclusion.

To the Companies that have aided the Superintendent's desire to publish an early report by a marvelously prompt compliance with his requests, and the Department clerks, who have worked unceasingly in preparing the statements for the printer, the insuring public is indebted for this the earliest publication of its kind ever issued. Every effort has been made to check the work performed, so that in the haste of preparation errors of a grievous kind would not appear. It is believed that none such will be found.

The reports of the life and casualty companies and associations will be published as part two of this report. The results obtained from their compilation and the suggestions to be offered in regard thereto, will be found in the same volume.

Respectfully submitted.

JOHN A. McCALL, Jr.,
Superintendent.

STATISTICAL TABLES.

TABLE No. 1 — ASSETS.

Showing the nature of the GROSS ASSETS *of Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States, authorized to transact business in this State, for the year ending December* 31, 1883.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Real estate.	Bonds and mortgages.	U. S. stocks and securities owned.	Other stocks owned.	Collateral loans.	Cash in office and in bank.	Premiums unpaid.	Miscellaneous assets.	Total gross assets.
Agricultural	$159,479 48	$782,791 50	$247,850 00	$205,093 50	$44,197 66	$187,341 31	$47,765 03	$38,583 06	$1,713,101 54
Albany	.....	61,500 00	259,500 00	40,850 00	.....	10,712 10	122 06	897 48	373,581 64
American	.....	108,720 00	634,375 00	285,440 00	46,000 00	80,607 01	13,113 55	1,977 30	1,170,232 86
American Exchange	20,000 00	6,000 00	132,250 00	90,735 00	7,200 00	14,176 79	3,227 83	2,844 31	276,433 93
Broadway	.....	7,000 00	517,600 00	.....	.....	19,008 89	879 89	11,768 75	556,257 53
Brooklyn	.....	.....	150,681 25	221,075 00	11,000 00	9,961 82	4,105 35	1,594 22	398,417 64
Buffalo	.....	.....	202,000 00	.....	.....	39,721 85	8,878 82	2,043 00	252,643 67
Buffalo German	275,000 00	66,625 00	440,400 00	25,659 80	97,800 00	74,724 30	44,888 24	2,802 98	1,027,900 32
Citizens'	112,000 00	56,900 00	458,750 00	161,625 00	134,400 00	65,395 86	43,740 76	5,773 33	1,041,583 95
City	.....	76,500 00	221,000 00	98,560 00	.....	8,627 24	1,920 16	5,552 49	412,159 89
Clinton	.....	26,400 00	301,445 00	142,122 00	.....	2,214 54	30,352 26	3,627 00	506,160 80
Commerce	35,000 00	.....	278,000 00	83,455 00	.....	33,710 15	8,010 31	840 50	439,415 96
Commercial	.....	23,700 00	307,150 00	66,370 00	.....	35,985 48	67,295 83	1,286 16	501,787 47
Continental	659,450 00	324,100 00	1,301,770 00	1,450,125 00	450,000 00	229,982 60	366,438 17	93,076 24	4,867,942 01
Eagle	233,500 00	171,450 00	388,450 00	214,734 50	800 00	18,720 75	7,027 72	17,154 74	1,051,837 71
Empire City	.....	8,000 00	257,792 50	6,300 00	.....	18,358 65	4,930 53	2,405 83	297,782 51
Exchange	.....	102,300 00	155,250 00	.....	60,850 00	22,064 67	14,411 01	3,626 80	358,522 48
Farragut	6,000 00	21,700 00	242,387 50	93,433 28	6,800 00	20,820 17	14,344 08	911 40	407,796 43
Fireman's Trust	12,804 03	12,700 00	142,187 50	6,600 00	650 00	10,784 03	5,617 93	26 00	191,369 49
Firemen's	.....	21,200 00	222,925 00	42,725 00	.....	2,480 33	6,606 92	1,774 75	297,812 00
Franklin and Emporium	.....	35,000 00	235,175 00	74,737 50	.....	8,441 81	6,841 52	775 00	360,970 83
German American	.....	.....	3,064,745 00	755,650 00	.....	97,565 13	146,008 18	2,000 00	4,065,968 31
Germania	469,837 33	145,450 00	1,696,781 25	138,792 50	.....	93,535 05	145,235 05	8,098 14	2,700,729 32
Glens Falls	19,700 00	340,647 37	656,850 00	185,225 00	.....	88,431 06	31,215 75	1,542 53	1,323,611 71
Globe	.....	88,500 00	315,840 00	.....	.....	12,250 17	6,132 45	315 00	273,037 62
Greenwich	175,000 00	26,500 00	309,581 25	218,825 00	156,650 00	57,195 73	63,080 47	3,173 23	1,009,505 70
Guardian	.....	5,500 00	.....	246,750 00	.....	3,212 95	5,187 06	165 00	260,815 01
Hamilton	23,000 00	22,850 00	258,200 00	6,250 00	.....	15,611 29	9,290 13	261 50	335,462 92
Hanover	.....	199,750 00	1,595,230 00	600,283 75	5,500 00	111,310 59	135,401 25	10,734 58	2,658,210 17
Home	62,918 25	1,172,152 44	3,915,600 00	1,539,055 00	426,650 00	108,048 52	121,484 44	112,715 91	7,488,644 59

Howard	125,000 00	15,700 00	485,110 00	110,763 00	....	11,725 23	40,077 82	48,345 00	876,751 10
Irving	.....	20,000 00	222,975 00	.... . .	.....	14,051 71	25,580 33	100 60	282,507 04
Jefferson	.....	101,375 00	354,465 00	33,850 00	19,000 00	6,020 81	5,997 14	4,576 55	525,284 50
Kings County	106,095 05	48,397 00	.....	204,206 50	5,700 00	32,634 51	8,506 00	7,136 79	412,725 85
Knickerbocker	125,000 00	42,900 00	151,713 13	. .. .	2,900 00	7,361 83	6,676 61	1,279 56	337,801 13
La Fayette	.....	84,900 00	125,025 00	38,925 00	9,350 00	20,572 88	15,421 66	971 25	295,165 79
Long Island	. .....	192,900 00	138,850 00	89,927 22	.....	72,934 87	15,839 84	2,448 93	512,900 91
Manufacturers and Builders'	. .....	17,600 00	113,750 00	226,226 00	31,000 00	20,998 78	16,622 50	3,322 43	429,529 71
Mechanics'	.....	155,500 00	233,550 00	4,400 00	8,000 00	37,167 91	19,592 53	2,114 50	460,324 94
Mechanics and Traders'	22,000 00	117,300 00	250,231 25	10,764 20	18,500 00	8,980 76	44,268 29	4,973 67	477,018 17
Mercantile	.....	47,500 00	187,310 00	.....	.....	5,698 27	3,040 84	1,637 07	245,186 18
Mercants'	30,900 00	125,600 00	185,625 00	28,150 00	5,500 00	35,163 18	10,921 60	7 462 34	429,262 12
Montauk	....	16,800 00	119,690 00	149,603 00	27,100 00	23,446 19	13,556 67	322 00	350,517 86
Nassau	.....	33,560 00	117,368 75	171,787 80	50,500 00	21,439 48	7,044 85	4,823 58	406,464 46
National	.....	75,588 98	249,187 50	45,800 00	. .....	12,301,47	21,188 30	2,021 80	406,088 05
New York Bowery	. ...	44,700 00	775,000 00	.....	14,850 00	32,913 12	32,000 00	770,75	900,263 87
New York Equitable	.....	45,200 00	530,920 00	.....	.....	7,526 73	2,693 24	428 33	586,768 30
New York Fire	91,400 00	78,550 00	162,450 00	30,278 05	1,050 00	14,873 86	19,943 13	5,515 26	404,060 30
Niagara	22,000 00	103,900 00	982,245 00	494,780 00	10,500 00	56,760 52	182,155 03	21,694 37	1,874,034 97
North River	18 500 00	158,650 00	253,125 00	.....	15,500 00	9,982 87	159 14	5,004 77	460,921 78
Pacific	70,000 00	58,300 00	561,283 75	19,650 00	1,450 00	8,276 90	19 662 83	6,978 61	745,602 09
Park	.....	.....	291,650 00	.....	.....	9,434 56	5,773 72	6,000 00	312,858 28
People's	.....	16,500 00	223,960 00	122,780 00	3,700 00	9,863 56	18,233 26	5,083 51	400,120 33
Peter Cooper	.....	8,000 00	337,360 00	2,700 00	10,000 00	5,760 01	422 00	2,928 25	367,170 26
Phenix	329,550 00	335,956 60	901,112 50	1,300,393 73	224,022 00	239,497 98	406,733 39	21,769 78	3,759,035 98
Re-Assurance	....	.....	249,500 00	11,200 00	....	8,101 60	16,143 12	....	284,944 72
Rochester German	1,822 82	255,110 00	118,156 25	87,600 00	.....	51,399 65	53,401 83	7,533 10	575,023 65
Rutgers	98,000 00	115,500 00	.....	149,400 00	21,950 00	14,909 54	843 67	4,299 42	404,902 63
Standard	11,900 00	20 500,00	298,000 00	33,600 00	.....	12,742 50	7,724 50	1,527 50	385,994 50
Star	21,500 00	119,501 80	348,218 75	106,058 75	7,025 00	23,927 41	71,422 28	11,163 24	708,817 23
Sterling	....	47,000 00	368,005 00	.....	.....	15,189 16	16,014 83	222 90	446,431 89
Stuyvesant	. ...	114,850 00	51,930 00	193,545 00	3,500 00	617 73	4,331 83	4,108 75	378,443 31
Union	....	48,522 00	62,150 00	7,000 00	1,000 00	8 720 61	5,219 86	4,051 61	136,664 08
United States	.....	238,400 00	283,972 50	.....	.....	1,762 00	9,239 00	4,339 17	537,712 67
Westchester	18,000 00	134,850 00	718,000 00	.....	1,600 00	40,173 21	70,548 14	2,043 03	985,214 46
Williamsburgh City	360,102 63	104,710 00	285,615 00	214,413 00	10,650 00	82,997 26	65,352 95	9,817 72	1,133,658 56
Totals	$3,715,459 59	$7,007,697 69	$29,677,320 63	$10,898,273 08	$1,952,894 66	$2,479,884 60	$2,629,405 53	$555,161 90	$58,916,097 68

TABLE No. 1. — ASSETS — (*Continued*).

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

COMPANIES.	Real estate.	Bonds and mortgages.	U. S. stocks and securities owned.	Other stocks owned.	Collateral loans.	Cash in office and in bank.	Premiums unpaid.	Miscellaneous assets.	Total gross assets.
Dutchess County	$10,000 00	$19,500 00	$1,235 00	$118,688 00	.....	$14,447 90	$1,817 71	$2,661 61	$168,350 22
Erie County	.....	65,760 00	.....	.....	$1,000 00	25,0[illegible]2 93	830 36	1,260 39	93,923 68
Glen Cove	.....	61,728 86	6,799 12	.....	.....	6,691 56	714 50	1,513 74	77,471 78
Mutual, of Albany	.....	.....	102,750 00	.....	.....	11,858 77	643 84	1,069 00	116,321 61
Mutual Fire, of New York	.....	.....	295,925 00	.....	.....	3,303 12	15,760 60	.....	314,988 72
Richmond County	.....	15,600 00	15,793 75	.....	.....	2,332 62	.....	891 45	34,617 82
Suffolk County	250 00	22,991 26	1,200 00	.....	.....	7,852 35	.....	875 90	33,169 51
Totals	$10,250 00	$185,580 12	$423,696 87	$118,688 00	$1,000 00	$71,559 25	$19,767 01	$8,302 09	$838,843 34

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMRANIES OF OTHER STATES.

Ætna, Conn	$364,500 00	$44,800 00	$349,750 00	$7,056,147 22	$20,100 00	$1,031,117 34	$324,997 26	$1,231 98	$9,192,643 80
American, Mass	64,000 00	.....	.....	256,102 25	65,613 54	25,269 33	5,217 65	45,487 86	561,690 63
American, N. J	398,865 57	609,206 75	587,812 50	.....	.....	30,828 70	14,988 73	22,247 83	1,663,840 08
American, Pa	137,100 00	382,289 50	305,387 50	813,727 75	82,750 00	49,902 65	37,950 51	15,411 30	1,804,519 21
American Central, Mo	.....	.....	135,000 00	728,867 00	175,000 00	66,406 24	78,968 12	5,280 00	1,189,521 36
Atlantic, R. I	153,280 26	.....	.....	85,632 50	.....	3,223 71	6,749 48	4,010 83	252,896 78
Boatman's, Pa	60,925 12	65,520 05	.....	210,591 50	13,268 00	36,433 43	16,141 31	2,450 86	405,330 27
California, Cal	136,882 55	14,804 00	185,250 00	419,506 25	3,[illegible]00 00	165,274 41	21,083 81	27,583 50	974,184 52
Citizens', Pa	8,000 00	194,379 97	5,620 00	178,682 50	76,038 93	123,055 75	15,265 15	6,218 28	607,260 58
Commercial, Cal	1,500 00	183,187 83	61,875 00	85,[illegible]80 00	6,000 00	36,408 34	46,143 17	11,530 72	431,725 06
Concordia, Wis	.....	265,125 00	.....	104,700 00	.....	15,494 89	14,505 22	6,403 60	406,228 71
Connecticut, Conn	38,685 00	418 850 00	148,500 00	991,538 00	27,450 00	145,498 31	67,207 89	.....	1,837,729 20
Detroit, F. & M., Mich	43,424 76	548,728 66	34,275 00	13,650 00	2,900 00	43,957 65	16,535 01	16,786 29	720,257 37
Eliot, Mass	.....	43,034 00	109,250 00	163,977 75	.....	40,016 80	14,993 26	6,392 16	377 663 97
Equitable, R. I	129,900 00	75,000 00	71,975 00	189,405 00	900 00	13,368 52	17,831 22	1,662 00	500,041 74
Fire Association of Phila., Pa	90,300 00	927,110 94	563,063 50	2,167,516 00	48,000 00	123,861 20	115,762 37	74,612 10	4,110,226 11
Fire Ins. Co., County of Phila., Pa	44,500 00	144,950 00	.....	353,027 50	39,371 00	42,119 32	8,989 14	3,070 28	641,027 24
Fireman's Fund, Cal	212,000 00	93,950 00	713,400 00	205,495 00	27,350 00	93,731 16	70,895 02	55,204 58	1,473,025 76
Firemen's, Md	67,830 29	.....	.....	414,750 20	.....	15,161 96	5,661 66	8,5[illegible]5 87	511,969 98
Firemen's, N. J	146,414 83	750,402 00	59,800 00	310,748 50	71,100 00	24,854 40	5,170 74	14,738 01	1,383,228 48
Firemen's, Ohio	84,147 81	82,364 21	111,100 00	61,513 60	21,000 00	14,260 26	41,401 18	7,641 57	423,428 63

First National, Mass.	.....	120,781 50	.....	102,865 00	.....	17,982 61	13,277 38	3,406 89	258,253 38
Franklin, Pa.	641,500 00	1,111,106 01	.....	530,059 50	$550,250 00	212,131 11	52,615 15	21,051 68	3,118,713 45
German, Pa.	14,430 45	209,777 50	$44,412 50	101,195 00	.....	29,793 51	27,115 17	5,067 75	431,791 88
Gemania N. J.	93,600 00	39,416 83	58,672 50	11,100 00	.....	7,810 40	12,375 86	1,566 65	224,542 24
Girard, Pa.	343,800 00	474,033 32	106,900 00	179,340 00	8,600 00	84,590 12	46,713 42	12,890 63	1,256,807 49
Hartford, Conn.	664,675 60	968,090 28	235,493 75	1,614,931 50	449,000 00	223,333 03	341,095 73	44,619 93	4,541,239 82
Ins. Co. of North America, Pa.	325,739 47	1,866,866 67	42,000 00	4,787,684 00	785,900 00	548,006 44	426,924 07	210,821 68	8,993,942 33
Ins. Co. of Penn., Pa.	68,800 00	102,850 00	11,500 00	253,695 70	142,000 00	79,089 80	23,599 96	17,953 90	699,489 36
Manufacturers' F. & M., Mass.	86,950 54	37,300 00	124,000 00	410,078 00	26,046 82	111,520 19	126,429 59	160,084 99	1,082,410 13
Mechanics', Pa.	93,200 00	141,400 00	102,000 00	130,950 00	55,000 00	5,016 98	7,359 84	3,610 54	538,537 36
Mercantile F. & M., Mass.	.....	41,500 00	17,100 00	596,003 00	1,550 00	10,620 85	8,378 24	31,792 16	706,944 25
Mercantile, Ohio	.....	50,000 00	119,000 00	198,250 00	10,000 00	21,911 37	8,704 72	3,720 02	361,586 11
Mechanics', N. J.	148,576 00	443,842 00	235,980 00	246,578 00	40,087 50	22,412 91	64,728 35	19,033 40	1,221,238 16
Merchants' R. I.	.....	9,500 00	.....	269,422 25	11,025 00	112,437 18	20,451 34	1,486 64	424,322 41
Michigan, Mich.	.....	227,215 00	.....	22,550 00	.....	19,044 71	12,544 47	6,253 79	287,607 97
National, Conn.	30,495 98	424,650 00	120,000 00	977,253 00	46,060 00	122,674 88	36,000 00	17,370 79	1,774,504 65
Neptune, F. & M., Mass.	.....	.....	57,500 00	397,319 75	.....	17,209 74	21,104 17	12,693 47	505,827 13
Newark Fire, N. J.	56,800 00	251,520 00	235,772 50	53,383 00	3,500 00	45,685 07	15,792 52	7,163 30	669,616 39
New Hampshire, N. H.	.....	88,246 86	238,510 00	441,582 00	88,629 17	76,348 50	25,843 40	5,988 00	965,147 93
New Orleans, La.	63,581 00	129,364 08	248,000 00	92,100 00	76,920 17	94,189 36	107,869 20	23,469 88	835,493 69
North American, Mass.	12,110 23	62,203 63	62,000 00	125,468 50	28,215 00	32,116 13	9,472 28	1,206 81	332,792 54
Northwestern National, Wis.	.....	200,500 00	522,980 00	169,910 00	.....	252,954 24	31,793 99	3,259 93	1,181,398 16
Orient, Conn.	29,494 69	220,669 08	.....	929,040 00	97,512 00	55,362 70	64,402 21	15,413 73	1,411,894 41
Pennsylvania Philadelphia, Pa.	115,000 00	184,070 00	1,010 00	1,671,473 17	261,000 00	26,852 49	57,403 75	6,012 11	2,322,821 52
Pennsylvania, Pittsburgh, Pa.	50,300 00	146,367 66	.....	81,504 33	.....	17,967 55	12,920 79	4,405 90	313,466 23
Phœnix, Conn.	178,255 31	161,380 00	126,380 00	3,076,790 91	304,367 00	365,891 29	208,424 61	13,559 76	4,435,048 88
Prescott, Mass.	.....	.....	.....	339,500 00	.....	6,364 53	19,790 18	2,633 32	368,288 03
Providence Washington, R. I.	.....	.....	255,235 00	528,715 00	.....	36,958 70	86,542 76	153,422 63	1,060,874 09
St. Paul, F. & M., Minn.	103,364 56	149,574 28	62,000 00	380,834 54	264,633 94	88,976 07	21,906 60	29,737 88	1,101,027 87
Security, Conn.	.....	58,700 00	.....	230,573 00	12,100 00	37,548 30	17,449 85	2,221 32	358,592 47
Shoe and Leather, Mass.	.....	.....	209,992 50	581,027 50	.....	69,475 78	61,076 85	81,255 57	1,002,828 20
Springfield, F. & M., Mass.	103,150 00	327,116 67	135,000 00	1,661,745 00	18,675 00	78,332 06	201,000 00	60,615 09	2,585,633 82
Spring Garden, Pa.	249,200 00	320,300 00	37,800 00	360,380 00	174,000 00	28,015 80	2,390 69	10,471 79	1,182,588 28
Sun, Cal.	76,607 00	65,000 00	65,975 00	49,004 57	.....	120,954 09	38,653 43	13,251 99	429,446 08
Traders', Ill.	125,000 00	.....	434,000 00	438,027 50	.....	68,857 42	46,218 36	41,078 84	1,153,182 12
Union, Cal.	100,000 00	244,851 00	569,950 00	69,000 00	25,000 00	80,932 32	26,602 70	17,760 93	1,134,049 95
Union, Pa.	186,000 00	63,000 00	19,550 00	457,359 50	54,925 00	376,215 65	190,056 81	44,005 01	1,391,111 97
United Firemen's, Pa.	129,364 87	250,020 59	61,812 50	198,805 00	112,000 00	11,054 46	7,571 09	10,385 00	781,013 51
Washington, Mass.	.....	84,000 00	170,887 50	954,422 87	102,400 00	143,490 05	98,712 13	41,637 79	1,595,550 34
Totals.	$6,272,251 89	$14,108,808 87	$8,173,472 25	$38,576,579 61	$4,430,038 07	$5,900,402 76	$3,547,709 56	$1,498,911 11	$82,508,174 12

TABLE No. 1. — Assets — (*Continued*).

MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

COMPANIES.	Real estate.	Bonds and mortgages.	U. S. stocks and securities owned.	Other stocks owned.	Collateral loans.	Cash in office and in bank.	Premiums unpaid.	Miscellaneous assets.	Total gross assets.
Farmers', York, Pa.....	$, 22, 500 00	$73, 790 09	$149, 582 50	$143, 141 00	$5, 800 00	$21, 887 87	$16, 977 73	$1, 512 95	$435, 192 14
RECAPITULATION.									
N. Y. State J.-S. Fire and Fire-Marine Insurance Companies..	$3, 715, 459 59	$7, 007, 697 69	$20, 677, 320 63	$10, 898, 273 08	$1, 952, 894 66	$2, 479, 884 60	$2, 629, 405 53	$555, 161 90	$58, 916, 097 68
N. Y. State Mut. Fire Ins. Cos...	10, 250 00	185, 580 12	423, 696 87	118, 688 00	1, 000 00	71, 559 25	19, 767 01	8, 302 09	838, 843 34
Joint-Stock Fire and Fire-Marine Ins. Cos. of other States.....	6, 272, 251 89	14, 108, 808 87	8, 173, 472 25	38, 576, 579 61	4, 430, 038 07	5, 900, 402 76	3, 547, 709 56	1, 498, 911 11	82, 508, 174 12
Mut. Fire Ins. Co. of the State of Pennsylvania.....	22, 500 00	73, 790 09	149, 582 50	143, 141 00	5, 800 00	21, 887 87	16, 977 73	1, 512 95	435, 192 14
Aggregate.....	$10, 020, 461 48	$21, 375, 876 77	$38, 424, 072 25	$49, 736, 681 69	$6, 389, 732 73	$8, 473, 734 48	$6, 213, 859 83	$2, 063, 888 05	$142, 698, 307 28

TABLE No. II. — Liabilities.

Showing the nature of the Liabilities *of Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States, authorized to transact business in this State, for the year ending December* 31, 1883.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Losses Unpaid.		Unearned Premiums.		All other claims.	Total liabilities except scrip and capital.	Scrip not ordered redeemed.	Capital stock paid up.	Net surplus over scrip and capital.
	Adjusted and unadjusted.	Resisted and disputed.	Fire.	Marine and inland.					
Agricultural	$27,543 89	$10,500 00	$1,021,823 99	.....	$25,000 00	$1,084,867 88	.....	$500,000 00	$128,233 66
Albany	6,413 81	.....	42,572 07	.....	904 67	49,890 55	.....	200,000 00	123,691 09
American	12,428 87	1,026 25	133,055 20	.....	13,245 35	159,755 67	$297,097 00	400,000 00	313,380 19
American Exchange	20 00	.....	20,935 43	$101 16	1,377 50	22,432 09	.....	200,000 00	54,001 84
Broadway	2,515 00	.....	20,822 23	.....	1,780 80	25,118 08	.....	200,000 00	331,139 45
Brooklyn	3,500 00	.....	35,634 01	.....	1,741 95	40,875 96	.....	153,000 00	204,541 68
Buffalo	2,551 00	.....	30,939 56	881 45	.....	34,372 01	.....	200,000 00	18,271 66
Buffalo German	25,202 90	.....	250,126 26	.....	8,200 21	283,529 37	.....	200,000 00	544,370 95
Citizens'	74,685 49	.....	227,397 54	.....	9,564 70	311,647 73	150,000 00	300,000 00	279,936 22
City	350 00	.....	25,666 23	.....	1,858 52	27,874 75	.....	210,000 00	174,285 14
Clinton	9,052 84	1,000 00	94,340 06	.....	35,273 64	139,666 54	.....	250,000 00	116,494 26
Commerce	15,809 00	.....	81,149 77	.....	1,447 35	98,406 12	.....	200,000 00	141,009 84
Commercial	33,260 58	5,500 00	194,656 47	4,118 56	18,462 82	255,998 43	.....	200,000 00	45,789 04
Continental	310,231 04	32,900 00	1,750,137 81	25,682 88	87,193 00	2,206,144 73	44,015 00	1,000,000 00	1,617,782 28
Eagle	945 21	1,700 00	67,866 02	.....	3,007 77	73,519 00	.....	300,000 00	678,318 71
Empire City	7,170 00	.....	33,493 54	.....	1,321 37	41,984 91	.....	200,000 00	55,797 60
Exchange	20,150 00	1,500 00	62,048 34	2,006 25	529 00	86,233 59	.....	200,000 00	72,278 89
Farragut	22,230 19	2,962 50	95,013 94	.....	4,402 49	124,609 12	.....	200,000 00	83,187 31
Fireman's Trust	5,490 00	.....	16,938 38	.....	1,706 91	24,135 29	.....	150,000 00	17,284 20
Firemen's	3,950 00	.....	36,368 31	406 67	2,249 35	42,974 33	.....	204,000 00	50,837 67
Franklin and Emporium	5,901 35	500 00	38,576 05	1,692 97	3,074 39	49,744 76	.....	200,000 00	111,226 07
German-American	142,141 41	17,757 96	1,186,120 25	.....	34,938 43	1,380,958 05	.....	1,000,000 00	1,685,610 26
Germania	75,497 36	32,361 14	773,848 17	.....	1,125 09	882,831 67	.....	1,000,000 00	817,897 65
Glens Falls	32,590 28	5,200 00	418,587 05	.....	4,682 36	461,059 69	.....	200,000 00	662,552 02
Globe	12,999 20	1,150 00	47,245 48	.....	1,583 33	62,978 01	.....	200,000 00	110,059 61
Greenwich	90,733 11	15,330 00	396,037 57	26,292 49	16,300 00	544,693 17	.....	200,000 00	264,892 53
Guardian	4,300 00	.....	29,028 75	.....	12,800 00	46,128 75	.....	200,000 00	14,686 26
Hamilton	13,686 67	672 59	48,759 82	200 00	10,972 80	74,291 88	.....	150,000 00	111,171 01
Hanover	97,121 83	26,609 95	757,220 26	.....	.....	880,952 04	.....	1,000,000 00	777,278 13
Home	289,497 15	30,879 89	2,497,634 00	.....	7,500 00	2,825,511 04	.....	3,000,000 00	1,663,133 55

TABLE NO. II — LIABILITIES — (*Continued*).

COMPANIES.	LOSSES UNPAID.		UNEARNED PREMIUMS.		All other claims.	Total liabilities except scrip and capital.	Scrip not ordered redeemed	Capital stock paid up.	Net surplus over scrip and capital.
	Adjusted and unadjusted.	Resisted and disputed.	Fire.	Marine and inland.					
Howard	$67,417 72	$1,460 00	$218,164 78	.....	$30,570 10	$317,612 60	.....	$500,000 00	$19,138 50
Irving	13,562 88	375 00	57,866 85	.....	6,698 90	78,503 63	.....	200,000 00	4,203 41
Jefferson	2,798 89	.....	35,928 15	.....	1,866 09	40,593 13	$200,010 00	200,010 00	84,671 37
Kings County	7,500 00	1,000 00	52,552 81	.....	3,016 75	64,069 56	.....	150,000 00	198,656 29
Knickerbocker	2,147 60	.....	32,619 93	.....	1,423 54	36,191 07	.....	210,000 00	91,610 06
La Fayette	20,487 00	.....	60,288 28	$581 25	3,924 99	85,281 52	.....	150,000 00	59,884 27
Long Island	9,357 00	.....	96,311 81	.....	3,605 47	109,274 28	60,493 00	300,000 00	43,133 63
Manufacturers and Builders'	8,988 51	3,375 00	73,280 37	.....	2,225 05	87,868 93	.....	200,000 00	141,690 78
Mechanics'	20,889 45	.....	105,634 12	.....	1,300 00	127,823 57	.....	250,000 00	82,501 37
Mechanics and Traders'	64,330 00	4,300 00	98,834 09	11,929 64	30,558 62	209,952 35	.....	200,000 00	67,065 82
Mercantile	1,847 84	.....	22,420 46	.....	1,043 97	25,312 27	.....	200,000 00	19,873 91
Merchants'	4,775 00	900 00	65,028 09	.....	.....	70,703 09	.....	200,000 00	158,559 03
Montauk	11,334 45	1,489 58	60,726 17	.....	3,721 30	77,271 50	.....	200,000 00	73,246 36
Nassau	5,460 31	.....	34,559 22	777 92	500 00	41,297 45	.....	200,000 00	165,167 01
National	25,000 00	.....	108,477 23	.....	.....	133,477 23	.....	200,000 00	72,610 82
New York Bowery	44,900 00	7,700 00	188,234 57	.....	7,400 00	248,234 57	.....	300,000 00	352,029 30
New York Equitable	2,165 00	.....	33,087 85	.....	1,012 49	36,265 34	.....	210,000 00	340,502 96
New York Fire	26,044 69	2,712 00	101,112 91	.....	3,991 46	133,861 06	.....	200,000 00	70,199 24
Niagara	181,024 14	.....	802,656 24	.....	66,144 58	1,049,824 96	.....	500,000 00	324,210 01
North River	120 00	.....	11,061 07	.....	985 00	12,166 07	.....	350,000 00	98,755 71
Pacific	21,600 00	3,600 00	140,822 55	.....	3,844 04	169,866 59	.....	200,000 00	375,735 50
Park	2,600 00	.....	33,259 82	.....	2,287 86	38,147 68	.....	200,000 00	74,710 60
People's	6,736 46	2,500 00	77,753 20	.....	6,344 41	93,334 07	.....	200,000 00	106,786 26
Peter Cooper	50 00	.....	13,726 93	.....	450 00	14,226 93	.....	150,000 00	202,943 33
Phenix	219,834 03	18,978 08	1,734,002 40	82,869 00	17,192 43	2,072,875 94	.....	1,000,000 00	686,160 04
Re-Assurance	5,500 00	.....	21,943 17	.....	.....	27,443 17	.....	200,000 00	57,501 55
Rochester German	26,232 73	1,602 27	208,389 32	.....	3,480 00	239,704 32	.....	200,000 00	135,319 33
Rutgers	2,100 82	.....	39,538 63	.....	.....	41,639 45	.....	200,000 00	163,263 18
Standard	10,548 65	1,259 18	50,387 70	.....	2,784 06	64,979 59	.....	200,000 00	121,014 91
Star	42,357 40	2,750 00	143,024 50	.....	14,013 30	202,145 20	.....	500,000 00	6,672 03
Sterling	10,195 43	.....	58,797 17	.....	2,815 00	71,807 60	.....	350,000 00	24,624 29
Stuyvesant	7,579 62	.....	41,708 15	.....	2,143 00	51,430 77	.....	200,000 00	127,012 54
Union	2,350 00	.....	19,063 28	.....	.....	21,413 28	.....	100,000 00	15,250 80
United States	13,490 92	.....	40,671 75	3,142 98	3,708 75	61,014 40	.....	250,000 00	226,698 27

Westchester	53,014 55	1,000 00	418,116 03		10,520 90	482,651 48		300,000 00	202,562 98
Williamsburgh City	31,596 76	5,500 00	389,225 56		23,908 71	450,231 03		250,000 00	433,427 53
Totals	$2,323,906 03	$248,051 39	$16,123,315 77	$160,683 22	$575,724 48	$19,431,680 89	$751,615 00	$22,037,020 00	$16,695,781 79

NEW YROK STATE MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County	$10,938 21	1,400 00	109,660 72			$121,998 93			
Erie County			15,206 02			15,206 02			
Glen Cove			9,317 33		$450 00	9,767 33			
Mutual, of Albany			15,000 00		200 00	15,200 00			
Mutual Fire, of New York	6,195 63		53,023 91		51,849 86	111,069 40			
Richmond County			4,000 00		175 00	4,175 00			
Suffolk County			6,000 00			6,000 00			
Totals	$17,133 84	$1,400 00	$212,207 98		$52,674 86	$283,416 68			

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Losses Unpaid.		Unearned Premiums.		All other claims.	Total liabilities except scrip and capital.	Scrip not ordered redeemed.	Capital stock paid up.	Net surplus over scrip and capital.	Impairment of capital.
	Adjusted and unadjusted.	Resisted and disputed.	Fire.	Marine and inland.						
Ætna, Conn	$163,653 10	$12,933 33	$1,668,711 56	$9,684 46	$68,203 50	$1,923,185 95		$4,000,000	$3,269,457 85	
American, Mass	14,147 55		58,620 43	61,494 07	3,625 86	137,887 91		300,000	123,802 72	
American, N. J	31,893 00		178,450 88		20,090 48	230,434 36		600,000	833,405 72	
American, Pa	90,984 57	2,200 00	453,613 13		306,172 55	852,970 25		400,000	551,548 96	
American Central, Mo	40,376 22	6,663 98	308,497 48		11,901 47	367,439 15		600,000	222,082 21	
Atlantic, R. I	11,541 08	500 00	28,745 61	225 85	6,012 44	47,024 98		200,000	5,871 80	
Boatman's, Pa	14,537 92		57,327 43	2,004 17	9,091 78	82,961 30		250 000	72,368 97	
California, Cal	23,655 41	2,500 00	177,586 22	54,469 14	2,162 57	261,373 34		600,000	112,811 18	
Citizens', Pa	11,873 93		64,829 88	2,782 27	1,000 00	80,486 08		500,000	26,774 50	
Commercial, Cal	14,100 00		83,134 73	17,505 33	14,681 07	129,421 13		200,000	102,303 93	
Concordia, Wis	8,900 00		104,720 68		2,986 55	116,607 23		200,000	89,621 48	
Connecticut, Conn	66,625 00	3,612 00	485,074 32			555,311 32		1,000,000	282,417 88	
Detroit F. and M., Mich	21,687 52		102,396 24	371 25	1,000 00	125,455 01		300,000	294,892 36	
Eliot, Mass	18,280 00		67,368 78		3,380 00	89,028 78		200,000	88,635 19	
Equitable, R. I	22,677 00	400 00	120,037 81	3,657 65	1,829 40	148,601 86		300,000	51,439 88	

TABLE No. II — LIABILITIES — (*Continued*).

COMPANIES.	LOSSES UNPAID.		UNEARNED PREMIUMS.		All other claims.	Total liabilities except scrip and capital.	Scrip not ordered redeemed.	Capital stock paid up.	Net surplus over scrip and capital.	Impairment of capital.
	Adjusted and unadjusted.	Resisted and disputed.	Fire.	Marine and inland.						
Fire Asso. of Phila., Pa.....	$188,244 74	$11,568 25	$581,789 63	$413,676 31	$1,766,881 89	$2,965,160 82	....	$500,000	$645,065 29	... .
Fire I. Co., Co. of Phila., Pa..	9,194 35	4,500 00	47,998 59	....	78,088 46	139,781 40	.....	400,000	101,245 84	.....
Fireman's Fund, Cal.....	69,668 49	5,129 87	337,567 47	107,339 29	8,769 78	528,474 90	.....	750,000	194,550 86	.....
Firemen's, Md..	9,328 83	.....	52,710 92	....	911 08	62,950 83	.....	378,000	71,019 15	.....
Firemen's, N. J	9,429 31	4,300 00	133,835 55	....	3,671 34	151,236 20	.....	500,000	731,992 28	.....
Firemen's, Ohio.....	15,554 90	1,250 00	135,487 55	.....	2,895 26	155,187 71	.....	250,000	18,240 92	.....
First National, Mass.....	14,991 06	4,350 00	50,653 26	... .	2,643 48	72,637 80	... .	200,000	.....	$14,384 42
Franklin, Pa.....	57,559 69	1,300 00	448,913 02	.....	1,360,678 37	1,868,451 08	.....	400,000	850,262 37	.....
German, Pa	9,820 00	... .	119,738 86	.....	1,200 00	130,758 86	.....	200,000	101,033 02	.....
Germania, N. J.....	7,743 25	....	33,034 92	.....	3,775 17	44,553 34	.....	200,000	.....	20,011 10
Girard, Pa.....	18,550 07	.....	247,012 28	.....	129,153 77	394,716 12	.....	300,000	562,151 37	.....
Hartford, Conn.....	236,073 57	33,908 50	1,661,661 84	... .	36,000 00	1,957,643 91	.....	1,250,000	1,333,595 91	....
Ins. Co. of N. America, Pa...	421,073 00	29,000 00	1,671,914 17	225,182 63	512,561 88	2,859,731 68	.....	3,000,000	3,134,210 65	.....
Ins. Co. of State of Penn., Pa.	75,401 00	.....	76,804 30	45,080 64	82,559 77	279,845 71	.....	200,000	219,643 65	.....
Man'fac'ers', F. & M., Mass..	80,138 39	.....	418,771 52	25,276 84	46,198 45	570,385 00	.....	500,000	12,025 13	.....
Mechanics', Pa.....	6,170 00	.....	41,732 73	.....	135,232 [illegible]	183,134 82	.....	250,000	105,402 54	....
Mercantile F. & M., Mass.....	13,472 50	1,500 00	89,079 96	22,300 61	2,125 00	128,478 07	....	400,000	178,466 18	... .
Mercantile, Ohio.....	9,075 80	.....	61,867 33	687 50	3,169 26	74,799 89	.....	200,000	86,786 22	.. ..
Merchants', N. J	66,660 97	900 00	350,890 92	.....	25,659 77	444,111 66	.....	400,000	377,126 50	.....
Merchants', R. I..	27,138 35	1,875 00	137,088 19	1,684 68	1,413 95	169,200 17	.....	200,000	55,122 24	.....
Michigan, Mich.....	5,325 00	.....	47,140 98	.....	.....	52,465 98	.....	200,000	35,141 99	... .
National, Conn.....	44,028 50	8,500 00	267,890 58	....	.....	320,419 08	.....	1,000,000	454,085 57	.....
Neptune, F. & M., Mass.....	23,500 00	1,000 00	91,213 37	12,481 98	2,100 00	130,295 35	.....	300,000	75,531 78	... .
Newark Fire, N. J...	12,053 19	4,781 96	109,783 27	....	12,288 20	138,906 62	.....	250,000	280,709 77	.....
New Hampshire, N. H.....	31,000 00	... .	227,985 28	.....	....	258,985 28	.....	500,000	206,162 65	.....
New Orleans, La.....	56,438 46	2,000 00	204,759 06	11,938 86	19,189 21	294,325 59	.....	500,000	41,168 10	... .
North American, Mass:.....	3,001 27	3,833 00	59,630 26	.....	3,685 35	70,149 88	.....	200,000	62,642 70	.....
Northwestern Nation'l, Wis.	40,875 23	5,650 00	296,700 69	1,000 00	5,958 65	350,184 57	.....	600,000	231,213 59	..... .
Orient, Conn.....	57,746 66	3,204 00	283,458 79	.....	.....	341,409 45	....	1,000,000	70,484 96	.....
Pennsylvania, Phila., Pa.....	71,117 67	. .....	499,479 85	.....	454,439 33	1,025,036 85	.....	400,000	897,784 67	.....
Pennsylvania, Pittsb'gh, Pa.	13,920 48	500 00	66,429 97	....	1,564 45	82,414 90	.....	200,000	31,051 33	. .....
Phœnix, Conn.....	197,574 03	18,015 68	1,197,467 47	.....	.....	1,413,057 18	.....	2,000,000	1,021,991 70	.....
Prescott, Mass.....	23,763 82	1,800 00	114,751 40	.....	13,532 53	153,847 75	. .....	200,000	14,440 28	.....

Prov., Washington, R. I.	118,534 92	6,805 28	344,760 18	173,105 51	473 35	643,678 24	.....	400,000	17,195 85	.....
St. Paul, F. & M., Minn	40,472 52	3,250 00	304,547 44	5,945 50	2,346 98	356,562 44	.....	500,000	244,465 43	.....
Security, Conn	19,716 92	2,491 67	89,317 11	13,110 59	3,261 30	127,897 59	.....	200,000	30,694 88	.....
Shoe and Leather, Mass	69,6[illegible]9 00	.....	204,081 25	113,559 23	12,000 00	399,259 48	.....	600,000	3,568 72	.....
Springfield, Mass	137,838 49	15,049 68	1,001,650 16	.....	30,150 00	1,184,688 33	.....	1,000,000	400,945 49	.....
Spring Garden, Pa	8,165 00	.....	50,278 49	.....	315,812 70	374,256 19	.....	400,000	408,332 09	.....
Sun, Cal	2,500 00	.....	56,613 00	34,938 96	3,045 94	97,097 90	.....	300,000	32,348 18	.....
Traders', Ill	37,037 53	7,061 78	217,462 40	.....	41,999 01	303,563 72	.....	500,000	349,618 40	.....
Union, Cal	27,731 33	1,000 00	174,855 15	23,152 95	1,258 00	227,997 48	.....	750,000	156,102 47	.....
Union, Pa	106,107 03	.....	166,238 72	58,677 40	34,978 63	366,001 88	.....	1,000,000	25,110 09	.....
United Firemen's, Pa	8,085 51	1,900 00	69,810 16	.....	331,756 05	410,951 72	.....	300,000	70,061 79	.....
Washington, Mass	113,442 00	.....	216,214 87	60,561 53	21,571 32	411,789 72	.....	1,000,000	183,760 62	.....
Totals	$3,159,815 23	$215,236 98	$17,020,187 89	$1,501,895 20	$5,967,536 49	$27,864,671 79	.....	$34,428,000	$20,249,897 85	$34,395 52

MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Farmers', York, Pa	$13,879 21	$2,370 00	$198,411 58	.....	$6,378 75	$221,039 54	.....	.....	.....	.....

RECAPITULATION.

N. Y. State J.-S. Fire and Fire Marine Ins. Companies	$2,323,906 03	$248,051 39	$16,123,315 77	$160,683 22	$575,724 48	$19,431,680 89	$751,615 00	$22,037,020	$16,695,781 79	.....
N. Y. State Mutual Fire Ins. Companies	17,133 84	1,400 00	212,207 98	.....	52,674 86	283,416 68	.....	.....	.....	.....
J.-S. Fire and F.-M. Ins. Cos. of other States	3,159,815 23	215,236 98	17,020,187 89	1,501,895 20	5,967,536 49	27,864,671 79	.....	34,428 000	20,249,897 85	$34,395 52
Mutual Ins. Co. of the State of Pennsylvania	13,879 21	2,370 00	198,411 58	.....	6,378 75	221,039 54	.....	.....	.....	.....
Aggregate	$5,514,734 31	$467,058 37	$33,554,123 22	$1,662,578 42	$6,602,314 58	$47,800,808 90	$751,615 00	$56,465,020	$36,945,679 64	$34,395 52

TABLE No. III — INCOME.

Showing the nature of the INCOME *of Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States, authorized to transact business in this State, for the year ending December* 31, 1883.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Fire premiums.	Marine and inland premiums.	Interest on bonds and mortgages.	Interest and dividends from all other sources.	Received for rent.	Received from all other sources.	Total income in cash.	Excess of income over expenditures.	Excess of expenditures over income.
Agricultural	$770,760 74	.....	$45,041 72	$25,125 90	$5,862 50	.....	$846,790 86	$205,739 28	.....
Albany	72,728 67	.....	2,517 25	10,613 88	.....	$627 12	86,486 92	12,238 45	.....
American	244,756 80	.....	5,723 20	38,127 92	.....	1,365 40	289,973 32	52,810 72	.....
American Exchange	40,477 61	$202 32	360 00	13,169 11	88 00	2,172 86	56,469 90	.....	$4,852 56
Broadway	35,816 11	.....	486 00	24,165 74	.....	1,352 84	61,820 69	.....	343 27
Brooklyn	62,019 27	.....	120 00	15,280 19	687 00	143 50	78,249 96	3,552 61	.....
Buffalo	60,323 01	24,404 28	.....	6,944 53	.....	.....	91,671 82	.....	13,594 19
Buffalo German	369,509 70	.....	3,787 52	21,313 74	14,934 82	2,838 21	412,383 99	76,181 32	.....
Citizens'	365,138 35	.....	3,336 96	33,650 64	4,428 87	.....	406,554 82	.....	6,502 73
City	45,043 55	.....	5,980 22	13,003 75	.....	1,746 10	65,773 62	.....	1,218 44
Clinton	215,386 06	.....	1,364 00	18,744 33	.....	.....	235,494 39	3,179 64	.....
Commerce	143,211 10	.....	.....	18,163 03	1,539 33	.....	162,913 46	13,999 06	.....
Commercial	372,531 66	13,208 95	2,251 00	21,865 00	.....	.....	409,856 61	.....	17,676 12
Continental	2,129,685 16	472,059 70	21,744 08	154,999 74	49,553 93	.....	2,828,042 61	214,286 88	.....
Eagle	104,067 25	.....	9,130 08	27,945 81	11,272 08	3,156 93	155,572 15	17,126 56	.....
Empire City	59,860 57	.....	480 00	9,582 75	.....	.....	69,923 32	4,593 36	.....
Exchange	148,582 62	8,333 30	6,009 18	6,865 14	562 50	.....	170,352 74	5,716 34	.....
Farragut	165,623 97	.....	1,116 56	15,635 45	500 04	.....	182,876 02	.....	7,992 49
Fireman's Trust	29,482 12	2,801 42	819 66	7,600 05	600 00	.....	41,303 25	.....	29,573 99
Firemen's	63,403 29	773 33	2,075 66	8,170 41	.....	.....	74,422 69	12,929 36	.....
Franklin and Emporium	81,153 31	3,377 65	2,100 00	19,777 29	.....	.....	106,408 25	.....	8,903 35
German-American	1,683,511 07	.....	.....	153,921 34	.....	.....	1,837,432 41	264,032 26	.....
Germania	1,205,268 30	.....	12,995 28	91,278 77	.....	.....	1,309,542 35	80,024 41	.....
Glens Falls	485,618 47	.....	17,490 56	35,550 48	225 00	36 80	538,921 31	86,270 70	.....
Globe	85,616 16	.....	2,370 00	13,882 12	.....	.....	101,868 28	3,092 70	.....
Greenwich	574,577 39	63,060 32	1,568 28	24,333 54	13,053 19	670 73	677,263 45	66,644 75	.....
Guardian	56,462 78	.....	240 00	8,200 00	.....	482 69	65,385 47	.....	6,810 12
Hamilton	98,435 02	500 00	1,585 91	11,737 50	780 76	157 51	113,196 70	7,265 44	.....
Hanover	1,136,750 52	.....	10,593 40	93,333 70	.....	.....	1,240,677 62	59,488 92	.....
Home	3,162,284 38	.....	68,651 46	205,789 14	.....	.....	3,436,724 98	204,086 00	.....

Howard	449,703 50	.....	931 54	29,934 13	3,400 00	2,507 70	486,476 87	2,815 29	.....
Irving	110,679 77	.....	1,200 00	8,045 23	.....	.....	119,925 00	11,586 33	.....
Jefferson	59,925 44	.....	6,213 50	15,923 38	.....	.....	82,062 32	.....	5,945 67
Kings County	120,494 13	.....	3,062 91	13,916 94	4,559 50	.....	142,033 48	16,857 32	.....
Knickerbocker	64,423 28	.....	2,574 00	4,272 16	5,173 33	.....	76,442 77	13,086 23	.....
La Fayette	118,346 69	1,162 50	5,486 84	6,330 93	.....	1,310 96	132,637 92	964 76	.....
Long Island	199,308 64	.....	7,774 25	13,130 53	.....	.....	220,213 42	18,092 40	.....
Manufacturers' and Builders'	143,644 64	.....	3,109 84	17,568 38	2,668 85	281 00	167,272 71	11,768 35	.....
Mechanics	211,469 89	.....	10,770 66	8,151 76	.....	.....	230,392 31	.....	41,622 89
Mechanics and Traders'	199,032 69	63,270 60	9,830 26	9,551 48	2,075 73	.....	283,760 76	.....	85,362 68
Mercantile	42,369 26	.....	2,916 47	5,431 02	.....	.....	50,716 75	2,397 60	.....
Merchants'	113,104 20	.....	8,144 42	3,064 18	1,031 60	7,425 00	132,769 40	9,812 24	.....
Montauk	109,530 35	.....	1,034 00	14,796 08	.....	.....	125,360 43	.....	4,425 28
Nassau	54,361 80	1,555 84	2,455 86	18,226 70	3,544 38	.....	80,144 58	4,541 17	.....
National	212,108 70	.....	13,700 37	.....	219 72	.....	226,028 79	1,438 80	.....
New York Bowery	363,062 70	.....	2,640 00	37,474 93	.....	.....	403,177 63	.....	7,989 63
New York Equitable	57,046 43	.....	2,721 98	15,886 99	.....	.....	75,655 40	15,726 21	.....
New York Fire	217,061 75	.....	4,787 44	6,415 12	5,837 08	.....	234,101 39	17,500 14	.....
Niagara	1,280,158 26	.....	6,318 57	66,968 11	2,971 42	.....	1,356,416 36	59,686 54	.....
North River	21,867 32	.....	11,274 24	9,391 30	1,100 00	465 78	44,098 64	.....	3,361 93
Pacific	235,229 99	.....	3,637 00	16,441 13	2,912 52	.....	258,220 64	9,488 43	.....
Park	68,927 50	.....	.....	13,226 76	.....	.....	82,214 26	.....	14,370 95
People's	143,984 24	.....	825 00	14,[illegible]40	.....	.....	159,185 64	24,523 88	.....
Peter Cooper	24,173 40	.....	480 00	12,[illegible]21	.....	479,01	38,068 62	.....	3,225 07
Phenix	2,550,565 96	562,010 86	17,718 62	104,924 06	10,098 78	.....	3,245,318 28	341,515 59	.....
Re-assurance	25,864 08	.....	.....	2,000 00	.....	.....	27,864 08	20,364 10	.....
Rochester German	326,623 79	.....	15,873 51	5,483 55	.....	1,728 46	349,709 31	52,983 35	.....
Rutgers	75,854 02	.....	7,693 34	12,817 06	2,857 17	.....	99,221 59	16,720 76	.....
Standard	94,703 83	.....	1,249 25	12,520 57	1,184 50	.....	109,658 15	.....	19,588 03
Star	319,921 97	.....	7,153 49	18,929 54	1,163 00	.....	347,168 00	14,319 49	.....
Sterling	108,601 06	.....	2,675 00	12,158 18	.....	.....	123,434 24	12,069 66	.....
Stuyvesant	79,124 49	.....	8,918 04	12,039 31	.....	.....	100,081 84	9,439 11	.....
Union	27,990 31	.....	2,790 46	2,696 68	.....	.....	33,477 45	5,967 15	.....
United States	73,379 74	10,012 94	11,772 86	10,668 08	.....	776 72	106,610 34	.....	3,105 00
Weschester	625,967 94	.....	7,810 48	21,257 42	3,088 76	.....	658,124 60	50,365 71	.....
Williamsburgh City	653,394 94	.....	7,540 61	27,887 43	12,110 06	.....	700,933 04	66,292 34	.....
Totals	$23,650,091 71	$1,226,734 01	$433,022 79	$1,753,672 72	$170,084 42	$29,725 32	$27,263,330 97	$2,199,881 11	$286,464 39

TABLE NO. III. — INCOME — (*Continued.*)

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

COMPANIES.	Fire premiums.	Marine and inland premiums.	Interest on bonds and mortgages.	Interest and dividends from all other sources.	Received for rent.	Received from all other sources.	Total income in cash.	Excess of income over expenditures.	Excess of expenditures over income.
Dutchess County	$83,551 87		$530 00	$6,080 69	$200 00	$3,782 31	$94,144 87	$5,422 56	
Erie County	23,187 45		3,138 80	1,783 70		452 35	28,562 30	14,154 73	
Glen Cove	14,024 54		3,994 77	500 12		326 74	18,846 17	1,710 90	
Mutual, of Albany	10,388 26			3,340 00			13,728 26	5,952 91	
Mutual Fire, of New York	109,261 48			8,069 94			117,331 42	49,692 49	
Richmond County	2,628 40		720 31	745 04			4,093 75		$431 50
Suffolk County	5,749 31		1,652 64				7,401 95	3,188 88	
Totals	$248,791 31		$10,036 52	$20,519 49	$200 00	$4,561 40	$284,108 72	$80,122 47	$431 50

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna, Conn	2,302,979 30	123,873 51	2,484 38	421,802 05	8,397 22		2,859,536 46	132,161 92	
American, Mass	93,612 54	92,131 52		20,181 34	2,025 00		207,950 40		17,815 53
American, N. J	283,509 07		38,975 98	20,000 00	12,254 51		354,739 56	41,750 27	
American, Pa	758,266 36		15,043 14	59,589 17		7,457 97	840,356 64	61,740 68	
American Central, Mo	453,957 83			61,442 60		1,000 00	516,400 43		3,722 89
Atlantic, F. & M., R. I	52,690 66	4,833 03		4,761 88	9,411 27		71,696 84	3,249 64	
Boatman's, F. & M., Pa	105,106 81	13,911 69	4,625 06	14,145 40	3,268 41	168 04	141,225 41	19,881 84	
California, Cal	321,682 99	79,256 18	1,519 75	32,926 92	7,020 00		442,435 84	96,753 19	
Citizens', Pa	102,024 36	9,783 48	4,972 86	18,123 20	573 50		135,477 40	25,126 79	
Commercial, Cal	163,954 39	45,456 90	13,562 98	5,748 79	56 25	193 36	229,972 67	36,682 54	
Concordia, Wis	114,489 78		14,112 14	5,234 46			133,836 38	43,999 20	
Connecticut, Conn	789,642 40		18,168 80	66,729 87			874,541 07	55,831 26	
Detroit, F. & M., Mich	160,333 34	7,673 45	34,054 43	3,953 59	2,360 48	1,145 55	209,520 84	43,932 91	
Eliot, Mass	130,666 95		3,067 80	14,860 47		572 15	149,167 37		26,850 67
Equitable, R. I	215,239 25	22,008 22	3,200 00	12,622 10	8,715 01		261,784 58	3,567 69	
Fire Ass'n of Phila., Pa	1,467,084 17		43,794 80	158,865 19	5,264 11	4,737 90	1,684,746 17		93,400 40
Fire Ins. Co., Co. of Phila., Pa	88,589 40		6,333 06	16,220 85	1,294 31	496 41	112,934 03	18,274 91	
Fireman's Fund, Cal	588,125 33	209,082 04	7,023 77	30,270 37	13,666 46		848,167 97	140,903 71	
Fireman's, Md	101,489 15			25,943 25			130,432 40	33,586 63	
Fireman's, N. J	222,785 88		45,546 05	28,728 08	7,371 43	260 03	304,691 47	71,327 46	

Firemen's, Ohio	199,641 59	.....	7,742 51	8,100 90	6,244 46	.....	221,729 46	.....	9,169 31
First National, Mass	82,680 89	.....	12,703 42	.....	.....	2,450 00	97,834 31	.....	19,794 46
Franklin, Pa	516,331 51	.....	98,895 48	23,169 65	33,360 88	2,617 50	674,375 02	34,456 54	.....
German, Pa	197,928 33	.....	11,139 45	6,499 00	519 00	.....	216,085 78	15,425 80	.....
Germania, N. J	78,655 46	.....	2,314 27	1,939 15	2,211 50	1,004 03	86,124 41	2,057 98	.....
Girard, Pa	331,786 78	1,114 93	28,482 06	18,967 09	18,907 56	.....	399,258 42	49,154 44	.....
Hartford, Conn	2,304,438 17	.....	65,882 96	121,428 51	29,448 62	.....	2,521,198 26	187,405 77	.....
Ins. Co. of North America, Pa	2,306,081 06	1,545,067 15	99,627 23	277,136 39	.....	52,023 18	4,279,935 01	234,009 44	.....
Ins. Co. of State of Penn., Pa	140,497 98	143,734 32	5,302 50	23,588 64	4,645 02	6,369 32	324,137 78	.....	3,022 70
Manufacturers', F. & M., Mass	728,925 23	60,357 34	2,416 19	36,684 00	4,949 77	.....	833,332 53	43,328 81	.....
Mechanics', Pa	75,595 53	.....	7,550 19	11,853 10	6,096 65	443 00	101,538 47	22,906 30	.....
Mercantile, F. & M., Mass	125,765 32	60,585 97	2,000 00	30,193 44	.....	.....	218,544 73	.....	1,927 29
Mercantile, Ohio	101,182 60	12,058 70	3,823 80	13,304 58	.....	.....	130,374 68	.....	8,669 64
Merchants', N. J	561,078 17	.....	26,465 46	25,356 39	5,774 09	.....	618,674 11	39,096 33	.....
Merchants', R. I	233,053 35	11,272 35	312 50	18,919 09	.....	.....	263,557 29	1,072 94	.....
Michigan, F. & M., Mich	74,482 65	381 67	14,011 45	.....	.....	.....	88,875 77	25,494 47	.....
National, Conn	410,667 52	.....	28,065 93	65,942 71	3,836 80	1,842 50	510,355 46	46,146 85	.....
Neptune, F. & M., Mass	151,474 43	27,798 28	.....	20,375 04	.....	.....	199,648 65	10,682 11	.....
Newark Fire, N. J	166,792 28	.....	17,197 62	10,153 00	1,537 40	.....	195,679 30	.....	2,678 53
New Hampshire, N. H	437,792 07	.....	.....	45,544 40	.....	.....	483,336 47	48,271 72	.....
New Orleans, La	410,374 65	152,900 17	20,495 78	17,721 25	2,879 57	12,472 19	616,842 91	.....	36,542 63
North American, Mass	75,361 20	.....	3,854 90	12,073 00	585 68	.....	91,874 78	8,846 13	.....
Northwestern National, Wis	424,742 13	26,939 12	10,492 47	36,248 47	.....	2,092 78	500,514 97	41,693 31	.....
Orient, Conn	428,696 87	.....	12,509 61	57,228 89	1,080 50	.....	499,515 87	16,670 31	.....
Pennsylvania, Philadelphia, Pa	814,573 86	.....	10,378 22	98,631 68	250 00	566 14	924,399 90	.....	2,078 99
Pennsylvania, Pittsburgh, Pa	116,076 49	.....	7,856 60	4,765 59	3,234 35	1,935 20	133,868 23	8,596 17	.....
Phœnix, Conn	1,896,573 14	.....	8,204 90	205,818 44	3,003 84	.....	2,113,600 32	7,974 04	.....
Prescott, Mass	170,593 98	.....	.....	16,768 10	.....	286 38	187,648 46	.....	10,358 18
Providence, Washington, R. I	528,576 39	465,735 05	.....	36,9 8 74	.....	.....	1,031,250 18	.....	7,620 86
St. Paul, F. & M., Minn	469,867 64	37,274 50	9,500 27	55,552 00	7,366 91	.....	579,561 42	61,649 99	.....
Security, Conn	183,229 50	101,481 11	3,052 90	14,177 43	.....	668 12	302,609 06	14,048 11	.....
Shoe and Leather, Mass	312,542 93	351,899 17	.....	36,760 72	.....	782 05	701,984 87	.....	10,002 62
Springfield, Mass	1,491,206,94	.....	17,078 90	89,007 19	4,151 50	.....	1,601,444 53	87,493 69	.....
Spring Garden, Pa	93,486 41	.....	.....	44,772 14	17,201 02	1,541 07	157,000 64	14,454 86	.....
Sun, Cal	97,621 53	55,213 92	3,262 05	10,550 26	4,931 65	3,611 13	175,190 54	48,541 26	.....
Traders', Ill	408,475 87	3,904 59	.....	38,927 75	6,000 00	.....	457,308 21	64,542 05	.....
Union, Cal	308,799 19	104,760 03	19,598 50	19,306 65	8,980 00	.....	461,444 37	42,330 66	.....
Union, Pa	320,043 21	333,908 33	2,160 00	24,741 80	14,709 00	.....	695,565 34	.....	184,735 85
United Firemen's, Pa	116,065 52	.....	11,514 65	16,979 34	6,345 64	908 50	151,813 65	17,092 51	.....
Washington, Mass	330,803 33	174,631 44	4,590 00	45,306 98	.....	.....	555,331 75	73,039 99	.....
Totals	$26,741,791 66	$4,279,043 16	$839,972 1[illegible]	$2,663,583 98	$279,929 37	$107,644 50	$34,911 969 84	$2,095,283 21	$438,389 95

TABLE No. III. — INCOME — (*Continued*).

MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

COMPANIES.	Fire premiums.	Marine and inland premiums.	Interest on bonds and mortgages	Interest and dividends from all other sources.	Received for rent.	Received from all other sources.	Total income in cash.	Excess of income over expenditures.	Excess of expenditures over income.
Farmers', York, Pa.....	$237,270 60	.....	$ 4,157 89	$13,948 02	$483 23	$1,215 06	$257,074 80	$19,411 56	.....
RECAPITULATION.									
N. Y. State J.-S. Fire and Fire-Marine Insurance Companies..	$23,650,091 71	$1,226,734 01	$439,022 79	$1,753,672 72	$170,084 42	$29,725 32	$27,263,330 97	$2,199,881 11	$286,464 39
N. Y. State Mut. Fire Ins. Cos..	248,791 31	....	10,036 52	20,519 49	200 00	4,561 40	284,108 72	80,122 47	431 50
Joint-Stock Fire and Fire-Marine Ins. Cos. of other States.....	26,741,791 66	4,279,048 16	839,972 17	2,663,583 98	279,929 37	107,644 50	34,911,969 84	2,095,283 21	433,389 95
Mut. Fire Ins. Co. of the State of Pennsylvania	237,270 60	....	4,157 89	13,948 02	483 23	1,215 06	257,074 80	19,411 56	.....
Aggregate.....	$50,877,945 28	$5,505,782 17	$1,287,189 37	$4,451,724 21	$450,697 02	$143,146 28	$62,716,484 33	$4,394,698 35	$725,285 84

TABLE No. IV—EXPENDITURES.

Showing the nature of the EXPENDITURES *of Joint-Stock, Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States, authorized to transact business in this State, for the year ending December* 31, 1883.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Fire losses.	Marine and inland losses.	Dividends.	Commissions.	Officers' salaries.	National, State and local taxes.	All other expenditures.	Total expenditures.
Agricultural	$295,414 36	.....	$30,000 00	$159,702 38	$84,101 91	$12,559 77	$59,273 16	$641,051 58
Albany	31,169 47	.....	20,000 00	9,761 81	10,405 63	2,911 56	.....	74,248 47
American	81,562 27	.....	56,822 20	38,861 81	32,324 01	6,476 00	21,116 31	237,162 60
American Exchange	12,911 10	.....	20,090 00	6,501 95	12,600 00	1,280 78	7,938 63	61,322 46
Broadway	9,496 49	.....	28,000 00	1,409 33	13,819 00	2,806 84	6,632 30	62,163 96
Brooklyn	20,933 99	.....	22,950 00	11,738 75	8,674 91	2,268 14	8,131 56	74,697 35
Buffalo	30,674 25	$37,786 34	10,000 00	18,992 16	3,666 67	1,815 54	2,330 95	105,266 01
Buffalo German	175,036 30	.....	30,000 00	75,980 94	19,195 36	9,245 25	26,744 82	336,202 67
Citizens'	218,603 76	.....	40,433 30	60,439 87	51,323 65	6,561 39	35,695 58	413,057 55
City	10,420 04	.....	21,000 00	5,197 98	13,921 51	6,997 87	9,454 66	66,992 06
Clinton	115,454 68	.....	25,000 00	40,392 69	18,207 00	3,884 54	29,375 84	232,314 75
Commerce	83,432 44	.....	16,000 00	25,811 33	10,594 92	5,729 30	7,346 41	148,914 40
Commercial	257,045 71	10,873 18	16,949 25	88,111 90	21,539 24	6,643 26	26,370 24	427,532 78
Continental	1,170,269 95	304,532 77	159,931 36	479,233 37	254,886 22	63,638 84	181,263 22	2,613,755 73
Eagle	34,139 28	.....	45,033 00	11,935 90	27,779 86	14,144 58	5,412 97	138,445 59
Empire City	36,039 45	.....	6,000 00	5,128 46	12,030 00	526 36	5,605 69	65,329 96
Exchange	81,923 51	7,113 72	14,000 70	28,220 39	17,578 6	4,459 26	11,340 22	164,636 40
Farragut	94,438 66	.....	24,000 00	26,742 45	22,232 00	4,023 36	19,432 04	190,868 51
Fireman's Trust	31,860 20	12,420 51	7,500 00	.....	11,786 00	795 65	6,514 88	70,877 24
Firemen's	23,887 91	13 77	10,200 00	9,669 90	10,440 00	597 83	6,683 92	61,493 33
Franklin and Emporium	51,084 47	7,263 04	24,000 00	15,749 62	7,413 05	2,529 59	7,271 83	115,311 60
German American	855,446 89	.....	130,000 00	251,776 88	138,039 44	43,372 00	154,764 94	1,573,400 15
Germania	624,322 60	.....	100,000 00	232,680 05	68,522 41	34,109 62	169,883 26	1,229,517 94
Glens Falls	258,654 09	.....	20,000 00	92,005 37	33,823 14	13,485 57	34,683 04	452,651 21
Globe	41,189 75	.....	20,000 00	14,110 82	12,941 00	1,345 97	8,188 94	98,775 58
Greenwich	277,929 76	52,023 84	60,000 00	146,910 72	39,311 67	8,207 18	26,535 53	610,918 70
Guardian	39,820 84	.....	.....	13,227 96	10,590 05	1,103 29	7,453 45	72,195 59
Hamilton	54,033 99	203 35	15,101 25	17,107 47	10,139 85	1,386 72	7,958 63	105,931 20
Hanover	646,077 39	.....	100,000 00	178,191 97	75,345 55	31,565 96	174,007 83	1,185,188 70
Home	1,769,156 41	.....	300,000 00	556,200 03	291,346 76	71,159 25	244,176 53	3,232,038 03

TABLE No. IV. — EXPENDITURES — (*Continued*).

COMPANIES.	Fire losses.	Marine and inland losses.	Dividends.	Commissions.	Officers' salaries.	National, State and local taxes.	All other expenditures.	Total expenditures.
Howard	$334,029 03	.....	$13,981 50	$48,721 81	$40,204 25	$13,126 84	$33,598 15	$483,661 58
Irving	61,302 53	.....	5,050 00	24,522 08	8,255 00	1,104 48	8,104 58	108,338 67
Jefferson	30,096 32	.....	32,001 60	5,183 32	12,975 00	4,394 88	3,356 86	88,007 99
Kings County	43,455 25	.....	30,000 00	22,746 04	17,722 00	3,359 29	7,893 58	125,176 16
Knickerbocker	23,380 70	.....	12,600 00	10,488 70	9,189 98	3,891 25	8,805 91	63,356 54
La Fayette	68,566 09	$2,809 30	15,000 00	22,485 11	12,066 38	1,137 16	9,609 12	131,673 16
Long Island	82,855 34	.....	32,419 72	46,200 40	13,852 11	4,124 86	22,668 59	202,121 02
Manufacturers and Builders'	79,809 72	.....	12,036 00	28,575 53	18,836 10	5,754 25	10,492 76	155,504 36
Mechanics'	151,376 79	.....	25,000 00	42,264 09	24,760 02	4,991 84	23,622 46	272,015 20
Mechanics and Traders'	201,809 11	68,058 32	20,000 00	44,378 05	18,599 76	5,726 46	10,551 74	369,123 44
Mercantile	18,754 85	.....	6,000 00	5,977 62	11,372 50	1,890 98	4,323 20	48,319 15
Merchants'	61,296 79	.....	.....	24,636 80	20,399 82	5,812 36	10,811 39	122,957 16
Montauk	62,915 89	.....	20,000 00	20,052 89	11,0-8 44	707 16	15,021 33	129,785 71
Nassau	23,279 66	279 01	20,000 00	5,493 03	15,800 00	1,135 44	9,616 27	75,603 41
National	114,500 42	.....	20,000 00	45,733 47	23,093 84	2,195 25	19,067 01	224,589 99
New York Bowery	247,744 33	.....	36,000 00	68,012 39	32,725 00	6,116 96	20,568 58	411,167 26
New York Equitable	8,894 81	.....	23,100 00	7,834 08	10,300 00	1,727 49	8,072 78	59,929 19
New York Fire	153,989 32	.....	8,000 00	30,182 63	16,693 08	2,507 56	5,228 66	216,601 25
Niagara	821,433 27	.....	60,230 50	192,917 83	75,379 37	26,730 12	120,038 73	1,296,729 82
North River	1,262 56	.....	27,810 00	.....	11,700 00	4,928 10	1,759 91	47,460 57
Pacific	125,753 56	.....	28,000 00	49,438 42	23,407 81	8,362 93	13,770 49	248,732 21
Park	46,309 82	.....	20,000 00	11,615 54	10,438 69	1,374 00	6,847 16	96,585 21
People's	57,483 52	.....	21,000 00	30,594 96	10,287 78	2,224 55	14,070 95	134,661 76
Peter Cooper	6,735 80	.....	18,000 00	1,539 09	10,796 00	1,419 28	2,803 52	41,293 69
Phenix	1,210,866 35	437,888 71	100,000 00	649,219 25	208,416 92	51,274 87	256,136 59	2,903,802 69
Re-Assurance	4,306 81	.....	.....	.....	1,189 69	.....	3,003 48	7,499 98
Rochester German	162,326 74	.....	16,000 00	78,042 11	11,897 18	9,923 29	18,536 64	296,725 96
Rutgers	21,914 14	.....	20,000 00	12,829 15	14,583 31	5,518 28	7,655 95	82,500 83
Standard	75,554 97	.....	14,000 00	13,677 64	12,594 99	3,161 81	10,257 27	129,246 18
Star	203,907 74	.....	.....	55,616 01	29,658 22	11,001 67	82,664 87	332,848 51
Sterling	54,963 63	272 85	.....	22,247 28	18,341 66	2,632 61	12,906 55	111,364 58
Stuyvesant	31,281 43	.....	22,000 00	12,879 10	12,863 34	3,834 82	7,784 04	90,642 73
Union	11,609 60	.....	6,000 00	2,134 52	4,848 31	1,151 32	1,766 55	27,510 30
United States	35,547 94	10,702 34	25,618 75	12 510 73	11,091 67	3,037 53	11,206 38	109,715 34

Westchester	334,562 97		30,000 00	113,843 83	27,737 21	17,503 51	84,111 37	607,758 89
Williamsburgh City	299,148 46		49,770 00	155,872 83	52,713 14	16,883 09	60,253 18	634,640 70
Totals	$12,705,455 40	$942,241 00	$2,161,629 13	$4,540,260 60	$2,191,457 98	$606,296 16	$2,202,573 98	$25,349,914 25

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County	$58,816 79			$16,550 62	$10,160 57	753 64	$2,440 69	$88,722 31
Erie County	6,209 56			3,394 35	3,206 56	923 03	674 07	14,407 57
Glen Cove	8,548 46			781 27	4,610 00	611 31	2,584 23	17,135 27
Mutual, of Albany	1,974 55			195 33	4,675 00	83 36	847 11	7,775 35
Mutual Fire, of New York	25,380 43				5,881 09		36,377 41	67,638 93
Richmond County	2,504 75			104 64	1,682 00	117 15	116 65	4,525 25
Suffolk County	1,960 00			587 59	1,385 70	67 79	211 99	4,213 07
Totals	$105,394 54			$21,613 80	$31,600 98	$2,556 28	$43,252 15	$204,417 75

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna, Conn	$1,218,363 55	$76,314 31	$720,000 00	$394,934 07	$148,269 88	$46,553 71	$122,939 02	$2,727,374 54
American, Mass	42,891 05	100,153 90	29,895 00	23,172 17	16,557 80	5,700 71	7,395 30	225,765 93
American, N. J	131,489 19		70,013 30	43,597 59	32,988 38	9,996 61	24,904 22	312,989 29
American, Pa	464,612 44		40,040 00	156,062 31	92,311 96	22,880 48	2,708 77	778,615 96
American Central, Mo	287,699 18		72,343 25	62,744 04	39,993 55	8,337 80	48,505 50	520,123 32
Atlantic F. & M., R. I	30,237 25	203 28	12,118 00	10,381 40	9,885 22	1,270 83	4,351 22	68,447 20
Boatman's F. & M., Pa	55,0 3 65	7,870 61	20,000 00	21,923 51	6,605 96	3,695 02	6,174 82	121,343 57
California, Cal	107,936 63	27,233 53	72,000 00	49,565 67	33,641 47	9,159 12	46,146 83	345,682 65
Citizens', Pa	47,579 19	1,154 41	16,000 00	23,109 44	6,320 14	3,265 89	12,921 54	110,350 61
Commercial, Cal	52,181 70	34,537 04	24,000 00	35,619 16	24,621 70	2,663 72	18,666 81	192,290 13
Concordia, Wis	41,207 58		8,000 00	23,172 45	6,464 00	2,319 43	8,673 72	89,837 18
Connecticut, Conn	476,631 57		100,000 00	123,239 97	47,802 64	17,113 63	53,922 00	818,709 81
Detroit, F. & M., Mich	68,253 57	8,277 86	30,000 00	22,913 51	15,750 98	8,008 63	12,383 38	165,587 93
Eliot, Mass	94,260 32		19,645 00	27,172 63	12,424 05	4,516 92	17,999 12	176,018 04
Equitable, R I	150,327 58	13,279 07	9,209 30	43,596 46	30,500 71	8,083 66	3,220 11	258,216 89
Fire Association of Philadelphia, Pa	1,104,708 50		200,000 00	331,610 79	77,039 47	41,017 45	23,780 36	1,778,146 57
Fire Ins. Co., County of Phila., Pa	40,068 13		19,895 00	17,626 20	6,366 99	3,823 65	6,879 15	94,659 19
Fireman's Fund, Cal	301,894 93	64,997 15	90,000 00	91,636 59	66,199 77	13,918 84	78,616 98	707,264 26
Firemen's Md	51,394 91		11,151 38	15,703 09	8,300 00	4,974 56	5,341 83	96,845 77
Firemen's, N. J	103,648 43		60,136 13	32,854 55	19,012 00	8,072 35	9,640 55	233,364 01
Firemen's, Ohio	127,515 61		19,421 20	36,056 76	17,852 51	5,286 41	24,756 28	230,893 77
First National, Mass	80,166 55		6,000 00	15,556 11	6,700 00	3,822 78	5,383 33	117,628 77
Franklin, Pa	323,849 91		80,321 00	75,281 27	49,175 61	35,210 07	76,080 62	639,918 48
German, Pa	110,052 76		24,000 00	42,691 50	17,872 68	6,043 04		200,659 98
Germania, N. J	51,244 38			17,627 79	5,209 84	2,510 80	7,473 62	84,066 43

TABLE No. IV. — Expenditures — (*Continued*).

COMPANIES.	Fire losses.	Marine and inland losses.	Dividends.	Commissions.	Officers' salaries.	National, State and local taxes.	All other expenditures.	Total expenditures.
Girard, Pa	$128,301 17	$3,639 63	$72,000 00	$65,604 23	$34 424 00	$14,209 95	$31,895 00	$, 350, 073 98
Hartford, Conn	1,377,716 55	.....	250,000 00	347,445 30	126,780 84	35,511 65	200,338 15	2,333,792 49
Ins. Co. of North America, Pa	1,325,653 41	1,065,071 10	600,000 00	577,707 77	122,310 79	114,843 50	240,339 00	4,045,925 57
Ins. Co. of Penn., Pa	79,440 19	133,132 07	19,960 00	50,614 80	13,750 00	6,547 88	23,705 54	327,150 48
Manufacturers', F. & M., Mass	422,741 71	85,127 35	20,000 00	118,943 05	36,040 65	16,392 89	90,758 07	790,003 72
Mechanics', Pa	34,724 27	.....	20,000 00	11,085 39	5,055 00	4,542 41	3,225 00	78,632 17
Mercantile F. & M., Mass	75,416 50	41,572 21	40,000 00	31,528 53	14,075 00	6,771 40	11,108 29	220,472 02
Mercantile, Ohio	54,125 99	19,408 25	25,000 00	16,233 42	13,299 53	3,703 12	7,274 01	139,044 32
Merchants', N. J	320,037 54	.....	49,333 56	115,499 35	28,815 50	20,143 44	45,748 41	579,577 79
Merchants', R. I	167,058 37	8,601 20	6,000 00	46,748 61	26,659 45	7,416 72	.....	262,484 35
Michigan F. & M., Mich	28,909 05	305 52	.....	12,008 43	8,821 13	3,529 03	9,808 14	63,381 30
National, Conn	232,410 74	.....	100,000 00	63,604 71	32,053 33	12,229 70	23,939 99	464,208 61
Neptune, F. & M., Mass	91,806 58	15,026 81	30,000 00	24,772 60	15,646 25	3,525 75	8,183 55	188,966 54
Newark Fire, N. J	105,075 05	.....	24,206 60	34,436 36	9,943 82	8,598 95	16,187 04	198,357 83
New Hampshire, N. H	254,245 05	.....	40,000 00	85,099 06	16,731 16	14,099 91	24,889 57	435,064 75
New Orleans, La	331,733 16	111,112 35	45,629 50	84,723 76	32,089 59	17,151 77	30,944 81	653,384 94
North American, Mass	31,519 83	.....	19,825 00	9,629 35	12,067 08	3,749 83	6,237 48	83,028 65
Northwestern National, Wis	203,527 78	30,701 76	60,000 00	73,841 39	38,991 93	11,173 73	40,585 02	458,821 66
Orient, Conn	249,470 15	.....	80,000 00	69,219 42	32,316 31	11,190 83	40,648 85	482,845 56
Pennsylvania, Philadelphia, Pa	619,950 35	.....	40,000 00	176,539 09	25,447 16	21,297 37	43,244 92	926,478 89
Pennsylvania, Pittsburgh, Pa	65,710 26	.....	15,622 00	24,669 85	6,209 00	2,435 44	10,625 51	125,272 06
Phœnix, Conn	1,214,389 12	.....	280,000 00	310,065 81	90,188 44	58,883 25	152,099 65	2,105,626 28
Prescott, Mass	127,691 50	.....	10,000 00	31,645 57	11,600 00	2,699 98	14,369 59	198,006 64
Providence Washington, R. I	319,323 26	399,275 64	31,805 55	161,341 41	27,258 95	17,609 67	82,256 56	1,038,871 04
St. Paul F. & M., Minn	303,183 91	26,701 50	50,000 00	73,074 68	29,231 21	8,998 39	26,721 74	517,911 43
Security, Conn	112,351 07	94,485 81	12,000 00	46,784 10	20,217 07	2,722 90	.....	288,560 95
Shoe and Leather, Mass	238,507 05	278,551 27	.....	95,331 52	64,242 83	12,158 45	23,196 37	711,987 49
Springfield, Mass	932,101 57	.....	100,000 00	247,369 89	54,812 31	42,168 42	137,498 65	1,513,950 84
Spring Garden, Pa	32,109 44	.....	64,000 00	15,694 95	12,756 96	9,372 86	8,611 57	142,545 78
Sun, Cal	45,680 76	25,613 66	.....	18,087 36	20,926 86	2,532 82	13,807 82	126,649 28
Traders', Ill	209,475 29	8,184 33	50,000 00	71,002 08	27,865 64	14,266 45	11,972 37	392,766 16
Union, Cal	125,337 88	47,634 09	89,760 00	53,265 97	53,378 29	10,849 41	38,838 07	419,113 71
Union, Pa	262,889 40	352,790 47	39,993 20	128,050 55	31,616 00	17,386 78	47,574 79	880,301 19

United Firemen's, Pa.	62,977 33		18,000 00	27,106 25	8,673 45	2,648 66	15,315 45	134,721 14
Washington, Mass.	140,527 45	179,453 24	20,000 00	86,519 58	18,552 22	11,996 63	25,242 64	482,291 76
Totals	$15,889,407 42	$3,260,409 42	$4,077,313 97	$5,139,142 62	$1,920,705 11	$832,016 33	$2,136,081 71	$33,255,076 58
MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.								
Farmers', York, Pa.	$157,956 18			$47,490 28	$14,570 40	$4,254 02	$13,392 36	$237,663 24
RECAPITULATION.								
N. Y. State J.-S. F. & F.-M. I. Cos.	$42,705,455 40	$942,241 00	$2,161,629 13	$4,540,260 60	$2,191,457 98	$606,296 16	$2,202,573 98	$25,349,914 25
N. Y. State Mut. Fire Ins. Cos.	105,394 54			21,613 80	31,600 98	2,556 28	43,252 15	204,417 75
J.-S. F. and F.-M. I. Cos. of other States	15,889,407 42	3,260,409 42	4,077,313 97	5,139,142 62	1,920,705 11	832,016 33	2,136,081 71	33,255,076 58
Mut. F. I. Co. of State of Penn	157,956 18			47,490 28	14,570 40	4,254 02	13,392 36	237,663 24
Aggregate	$58,858,213 54	$4,202,650 42	$6,238,943 10	$9,748,507 30	$4,158,334 47	$1,445,122 79	$4,395,300 20	$59,047,071 82

TABLE No. V. — Marine Assets.

Summary analysis and classification of the various items composing the Gross Assets *of United States Marine Insurance Companies, authorized to transact business in this State, for the year ending December* 31, 1883.

NEW YORK STATE MARINE INSURANCE COMPANIES.

COMPANIES.	Real estate	Bonds and mortgages.	Cash in office and in bank.	Premiums unpaid.	Premium notes.	United States stocks and bonds.	Other stocks and bonds.	Collateral loans.	Miscellaneous assets.	Total gross assets.
Atlantic Mutual	$250,000 00	.....	$1,535,710 68	.....	$1,588,306 79	$6,938,000 00	$1,728,795 00	$756,500 00	.....	$12,797,312 47
Commercial Mutual	.....	.....	34,613 28	$12,372 04	54,327 40	314,105 00	299,971 85	2,500 00	$3,709 01	721,598 58
Great Western	.....	.....	47,132 40	86,801 49	55,618 54	796,900 00	.....	.....	.....	986,452 43
New York Mutual	75,000 00	.....	12,535 68	34,822 03	24,759 50	307,875 00	218,209 80	.....	7,887 76	681,089 77
Orient Mutual	400,000 00	.....	31,425 39	41,165 62	182,783 49	215,187 50	3,030 00	.....	18,238 52	891,830 52
Sun Mutual	.....	.....	40,824 10	25,441 87	14,166 25	462,000 00	.....	.....	.....	542,432 22
Totals	$725,000 00	.....	$1,702,241 53	$200,603 05	$1,919,961 97	$9,034,067 50	$2,250,006 65	$759,000 00	$29,835 29	$16,620,715 99

MARINE INSURANCE COMPANIES OF THE STATE OF MASSACHUSETTS.

Boston Marine, Boston	.....	$91,000 00	$403,586 53	$164 587 00	$584,625 30	$239,500 00	$547,650 50	$199,530 72	$2,976 60	$2,233,456 65
Boylston Mutual, Boston	$16,000 00	170,000 00	46,233 94	49,001 64	21,585 65	58,331 25	498,133 50	110,400 00	5,225 37	974,911 35
China Mutual, Boston	.....	.....	47,152 26	67,566 63	241,591 07	24,600 00	442,750 00	90,927 27	2,520 00	917,087 23
Totals	$16,000 00	$261,000 00	$496,972 73	$281,155 27	$847,802 02	$322,431 25	$1,488,514 00	$400,857 99	$10,721 97	$4,125,455 23

RECAPITULATION.

N. Y. State Marine Ins. Cos.	$725,000 00	.....	$1,702,241 53	$200,603 05	$1,919,961 97	$9,034,067 50	$2,250,006 65	$759,000 00	$29,835 29	$16,620,715 99
Marine Ins. Cos. of the State of Massachusetts	16,000 00	$261 000 00	496,972 73	281,155 27	847,802 02	322,431 25	1,488,514 00	400,857 99	10,721 97	4,125,455 23
Aggregate	$741,000 00	$261.000 00	$2,199,214 26	$481,758 32	$2,767,763 99	$9.356,498 75	$3,738,520 65	$1,159,857 99	$40,557 26	$20,746,171 22

TABLE No. VI. — Marine Liabilities.

Showing the nature of the Liabilities, *including Capital of the United States* Marine *Insurance Companies, authorized to transact business in this State, for the year ending December* 31, 1883.

COMPANIES.	Losses adjusted.	Losses reported and supposed.	Losses resisted.	Unearned premiums.	All other claims.	Total liabilities except scrip and capital.	Scrip not ordered redeemed.	Joint-stock capital.	Net surplus over scrip and capital.	Deficiency in scrip or capital.
Atlantic Mutual	$160,187 40	$2,197,087 60	$42,000 00	$1,447,756 70	$418,813 21	$4,265,844 91	$6,778,950 00	.....	$1,752,517 56	.....
Commercial Mutual	.....	22,595 00	13,000 00	76,159 21	19,531 81	131,286 02	543,750 00	.....	46,562 56	.....
Great Western	11,530 00	50,121 69	52,500 00	74,743 68	117,077 71	305,973 08	.....	$662,080	18,399 35	.....
New York Mutual	.....	49,885 00	.....	42,439 86	36,231 50	128,556 36	544,794 00	.....	7,739 41	.....
Orient Mutual	.....	34,530 37	.....	63,937 27	12,416 37	110,884 01	593,203 00	.....	187,743 51	.....
Sun Mutual	1,044 07	2,250 00	2,650 00	41,777 84	12,499 27	60,221 18	.....	500,000	.....	17,788 96
Totals	$172 761 47	$2,356,469 66	$110,150 00	$1,746,814 56	$616,569 87	$5,002,765 56	$8,460,697 00	$1,162,080	$2,005,222 98	$17,788 96
MARINE INSURANCE COMPANIES OF THE STATE OF MASSACHUSETTS.										
Boston Marine, Boston	$2,919 79	$311,108 33	.....	$418,599 43	.....	$732,627 55	.....	$1,000,000	$500,829 10	.....
Boylston Mutual, Boston	.....	60,400 00	$13,000 00	230,529 57	$5,454 60	309,384 17	.....	557,200	108,327 18	.....
China Mutual, Boston	.....	25,000 00	.....	171,127 76	1,519 80	197,647 56	$641,860 00	.....	77,579 67	.....
Totals	$2,919 79	$396,508 33	$13,000 00	$820,256 76	$6,974 40	$1,239,659 28	$641,860 00	$1,557,200	$686,735 95	.....
RECAPITULATION.										
N. Y. State Marine Ins. Cos.	$172,761 47	$2,356,469 66	$110,150 00	$1,746,814 56	$616,569 87	$5,002,765 56	$8,495,013 98	$1,162,080	$2,005,222 98	$44,366 53
Marine Ins. Cos. of the State of Massachusetts	2,919 79	396,508 33	13,000 00	820,256 76	6,974 40	1,239,659 28	641,860 00	1,557,200	686,735 95	.....
Aggregate	$175,681 26	$2,752,977 99	$123,150 00	$2,567,071 32	$623 544 27	$6,242,424 84	$9,136,873 98	$2,719,280	$2,691,958 93	$44,366 53

TABLE No. VII. — MARINE INCOME.

Showing the nature of the INCOME *of United States* MARINE *Insurance Companies, authorized to transact business in this State, for the year ending December* 31, 1883.

NEW YORK STATE MARINE INSURANCE COMPANIES.

COMPANIES.	Marine and inland premiums.	Fire premiums.	Interest and dividends from all sources.	Received for rent.	Received from all other sources.	Total cash income.	Excess of income over expenditures.	Excess of expenditures over income.
Atlantic Mutual	$3,733,499 18	.....	$560,637 92	$18,800 00	.....	$4,312,937 10	$1,579,115 03	.....
Commercial Mutual	212,573 66	.....	29,801 52	.....	.....	242,374 18	29,966 98	.....
Great Western	377,990 23	.....	26,957 54	.....	.....	404,847 77	.....	$25,881 98
New York Mutual	250,882 29	.....	22,889 19	2,895 00	.....	276,666 48	51,776 02	.....
Orient Mutual	318,726 81	.....	9,508 72	33,050 00	.....	361,285 53	.....	2,775 35
Sun Mutual	131,351 36	.....	13,197 46	.....	2,064 30	146,613 12	14,475 73	.....
Totals	$5,024 922 53	.....	$662,992 35	$54,745 00	$2,064 30	$5,744,724 18	$1,675,333 76	$28,657 33

MARINE INSURANCE COMPANIES OF THE STATE OF MASSACHUSETTS.

Boston Marine, Boston	$1,206,873 12	.....	$78,084 88	.....	.....	$1,284,958 00	.....	$114,581 47
Boylston Mutual, Boston	152,944 67	$317,960 35	42,012 76	.....	$47 32	514,965 10	.....	8,874 93
China Mutual, Boston	351,941 02	.....	35,998 42	.....	33,534 09	421,473 53	.....	128,951 06
Totals	$1,711,758 81	$317,960 35	$158,096 06	.....	$33,581 41	$2,221,396 63	.....	$252,407 46

RECAPITULATION.

New York State Marine Ins. Cos.	$5,024,922 53	.....	$662,992 35	$54,745 00	$2,064 30	$5,744,724 18	$1,675,333 76	$28,657 33
Marine Ins. Cos. of the State of Massachusetts.	1,711,758 81	$317,960 35	158,096 06	.....	33,581 41	2,221,396 63	.....	252,407 46
Aggregate	$6,736,681 34	$317,960 35	$821,088 41	$54,745 00	$35,645 71	$7,966,120 81	$1,675,333 76	$281,064 79

TABLE No. VIII. — MARINE EXPENDITURES.

Showing the nature of the EXPENDITURES *of United States Marine Insurance Companies, authorized to transact business in this State, for the year ending December* 31, 1883.

NEW YORK STATE MARINE INSURANCE COMPANIES.

COMPANIES.	Marine and inland losses.	Fire losses.	Dividends to stockholders.	Scrip redeemed and interest.	Commissions.	Salaries.	State and national taxes.	All other expenditures	Total expenditures
Atlantic Mutual	$1,874,536 47	.....	.....	$428,881 40	$20,437 80	$361,918 21	$48,028 19	.....	$2,733,822 07
Commercial Mutual	127,285 75	.....	.....	33,302 34	12,568 78	21,435 00	5,948 92	$11,866 41	212,407 20
Great Western	302,017 29	.....	$46,288 20	146 32	39,646 95	37,512 44	4,118 55	.....	430,729 75
New York Mutual	150,768 71	.....	.....	32,440 80	13,621 78	11,782 19	2,066 34	14,410 64	224,860 46
Orient Mutual	245,085 78	.....	.....	39,241 77	19,496 94	38,449 96	10,559 10	10,217 33	364,000 88
Sun Mutual	74,200 40	.....	.....	.....	7,728 38	23,474 00	1,924 50	24,810 11	132,137 39
Totals	$2,775,714 40	.....	$46,288 20	$534,012 63	$113,500 63	$494,571 80	$72,655 60	$61,304 49	$4,098,047 75

MARINE INSURANCE COMPANIES OF THE STATE OF MASSACHUSETTS.

Boston Marine, Boston	$1,053,554 24	.....	$100,000 00	.....	$100,660 60	$35,038 15	$25,711 68	$84,574 80	$1,399,539 47
Boylston Mutual, Boston	148,552 02	$199,004 50	33,432 00	$4,836 60	69,488 25	28,410 00	7,917 47	32,199 19	523,840 03
China Mutual, Boston	360,128 01	.....	.....	135,056 20	18,275 35	20,340 00	4,484 40	12,140 63	550,424 59
Totals	$1,562,234 27	$199,004 50	$133,432 00	$139,892 80	$188,424 20	$83,788 15	$38,113 55	$128,914 62	$2,473,804 09

RECAPITULATION.

New York State Marine Ins. Cos	$2,775,714 40	.....	$46,288 20	$534,012 63	$113,500 63	$494,571 80	$72,655 60	$61,304 49	$4,098,047 75
Marine Ins. Cos. of the State of Mass.	1,562,234 27	$199,004 50	133,432 00	139,892 80	188,424 20	83,788 15	38,113 55	128,914 62	2,473,804 09
Aggregate	$4,337,948 67	$199,004 50	$179,720 20	$673,905 43	$301,924 83	$578,359 95	$110,769 15	$190,219 11	$6,571,851 84

TABLE No. IX.

Table compiled from the special Annual Statements of Fire Insurance Companies of FOREIGN *countries authorized to transact business in the State of New York, made under the provisions of chapter* 888, *Laws of* 1871, *and chapter* 235, *Laws of* 1882, *for the year ending December* 31, 1883, *showing the amount of Assets. and how and where held, the Liabilities, and the amount of net Assets which is considered the* CAPITAL *of said companies under said acts.*

COMPANIES.	ASSETS.							LIABILITIES.			
	Deposited in the State of New York at market value.	Deposited in other States at market value.	Bonds and mortgages on real estate in New York, held by trustees.	Bonds and mortgages on real estate in other States, held by trustees.	Other assets and property held by trustees in State of New York.	Other assets and property held by trustees in other States.	Total gross assets held by trustees or deposited in the United States.	Unearned premiums.	Due from losses and other liabilities in the United States.	Total liabilities in the United States.	Net assets or capital.
British American Toronto.	$282,800 00	$323,790 00	.....	.....	$150,000 00	.....	$756,590 00	$399,954 85	$91,844 36	$491,799 21	$264,790 79
City of London, London....	249,500 00	146,662 50	.....	.....	.....	$293,715 87	689,878 37	285,990 47	81,543 97	367,534 44	322,343 93
Commercial Union, London.	230,000 00	270,250 00	.....	.....	1,521,935 25	.....	2,022,185 25	1,110,683 48	188,910 11	1,299,593 59	722,591 66
Fire Ins Asso'n, London...	252,500 00	249,973 50	.....	.....	381,057 69	.....	883,531 19	433,346 29	102,029 27	535,375 56	348,155 63
Guardian London.....	247,500 00	216,562 50	.....	.....	726,046 02	.....	1,190,108 52	401,212 31	72,748 26	473,960 57	716,147 95
Hamburg-Bremen Hamb'g.	247,086 25	228,518 75	.....	.....	328,158 75	.....	803,763 75	441,140 82	49,565 00	490,705 82	313,057 93
Imperial, London.....	355,976 25	315,881 25	.....	.....	548,290 25	.....	1,220,147 75	628,433 05	82,775 61	711,208 66	508,939 09
Lancashire, Manchester....	900,263 12	.....	.....	.....	112,807 25	347,393 75	1,360,464 12	654,636 74	159,181 33	8 3,818 07	546,046 05
Lion, London	248,000 00	248,000 00	.....	$63,250	148,273 24	....	707,523 24	190,212 15	37,800 00	228,012 15	479,511 09
Liv & London & Globe Liv.	258,100 00	308,675 00	$1,379,168 24	16,325	3,257,924 34	.....	5,220,192 58	2,357,701 73	645,107 59	3,002,809 32	2,217,383 26
London & Lancashire, Lon..	344,650 00	289,250 00	.....	.... ..	593,525 00	.....	1,227,425 00	721,689 11	151,088 16	872,777 27	354,647 73
London & Provincial, Lon..	206,000 00	.....	.....	.....	260,306 20	.....	466,306 20	228,156 74	60,025 86	288,782 60	177,523 60
London Assur. Corp'n, Lon.	309,825 00	269,662 50	.....	.....	776,453 00	.....	1,355,940 50	582,309 51	89,838 37	672,147 88	683,792 62
North British & Mer., Lon..	248,175 00	294,028 75	.....	.....	2,425,907 38	....	2,968,111 13	1,220,996 07	161,342 88	1,385,338 95	1,582,772 18
North German Hamburg...	309,000 00	.....	.....	.....	70,680 00	.....	379,680 00	156,656 32	22,392 00	179,045 32	200,634 68
Northern, London.....	238,409 79	290,733 60	.....	.....	619,794 56	.....	1,148,937 35	394,816 13	92,919 58	487,765 71	661,171 64
Norwich Union, Norwich...	372,000 00	257,920 00	.....	.....	468,649 95	.....	1,098,569 95	420,669 28	73,068 09	493,737 37	604,832 58
Phœnix, London.....	371,250 00	253,687 50	.....	.....	670,709 33	.....	1,295,646 83	792,055 81	180,268 00	972,323 81	323,323 02
Queen, Liverpool.....	247,750 00	317,300 00	....	.....	1,012,193 42	.....	1,577,243 42	834,610 58	130,939 32	965,549 90	611,693 52
Royal.....	304,925 00	316,387 50	.....	.....	3,017,731 77	.....	3,639,044 27	1,794,656 47	360,827 48	2,155,483 95	1,483,590 32
Scottish Union & Nat., Ed..	248,000 00	254,200 00	.....	304,000	75,101 32	.. ..	881,301 32	216,049 64	37,444 00	253,493 64	627,807 68
Sun Fire Office, London....	736,375 00	188,462 50	85,000 00	..... .	232,268 03	.....	1,242,105 53	856,483 02	117,158 00	973,641 02	268,464 51
Transatlantic, Hamburg	280,687 50	124,750 00	....	.... ..	50,266 11	.....	455,703 61	135,933 21	29,923 65	165,856 86	289,846 75
United Fire Re-Ins., Man...	248,000 00	.....	.....	.....	547,988 54	.....	795,988 54	431,062 46	148,148 88	579,211 34	216,777 20
Western, Toronto.....	262,440 00	342,800 00	.....	.....	179,200 00	.....	784,440 00	456,866 31	88,146 23	545,012 54	239,427 46
Totals	$7,999,212 91	$5,507,495 25	$1,464,168 24	$383,575	$18,175,267 40	$641,109 62	$34,170,828 42	$16,046,319 55	$3,258,636 00	$19,304,955 55	$14,865,872 87

TABLE No. X.

Showing the Deposit Capital, Gross Assets, Gross Liabilities, Surplus and the nature of the Income and Expenditures of the United States Branches of Foreign Fire Insurance Companies authorized to transact business in this State, for the year ending December 31, 1883.

COMPANIES.	Deposit capital held by the department.	Gross assets	Gross liabilities.	Surplus beyond deposit capital.	INCOME.			EXPENDITURES.		
					Received for premiums.	All other income.	Total income.	Paid for losses.	All other expenditures.	Total expenditures.
British America, Toronto..	$200,000	$800,705 63	$391,799 21	$208,906 42	$542,941 79	$47,573 69	$590,515 48	$385,526 08	$208,243 81	$593,769 89
City of London, London....	200,000	769,147 28	367,534 44	201,612 84	536,805 17	17,197 02	554,002 19	358,638 00	204,613 69	563,251 69
Commercial Union, London	200,000	2,327,636 04	1,337,134 24	790,501 80	1,620,946 84	64,987 71	1,685,934 55	980,049 49	521,070 59	1,501,120 08
Fire Ins Association, Lon..	200,000	987,407 95	547,535 27	239,872 68	727,754 29	23,143 86	750,898 15	504,987 88	255,610 83	760,598 71
Guardian, London	200,000	1,256,250 07	473,960 57	582,289 50	685,512 89	16,141 73	701,654 62	308,587 02	229,953 61	538,540 63
Hamburg-Bremen, Hamb'g.	200,000	992,724 24	490,705 82	302,018 42	761,686 72	36,633 07	798,319 79	514,226 34	239,766 49	753,992 83
Imperial, London.....	200,000	1,352,904 54	727,585 12	425,319 42	1,119,347 99	50,894 71	1,170,242 70	679,768 88	327,479 83	1,007,248 71
Lancashire, Manchester....	200,000	1,455,314 62	813,818 07	441,496 55	1,091,455 63	59,860 57	1,151,316 20	766,483 41	348,888 87	1,115,372 28
Lion, London.....	200,000	776,144 18	233,914 55	342,229 63	388,214 46	24,897 38	413,111 84	234,677 97	130,934 57	365,612 54
Liv'rp'l & Lon. & Globe, Liv	200,000	5,771,959 71	3,195,448 43	2,376,511 28	3,403,019 13	202,821 85	3,605,840 98	2,029,516 18	993,760 55	3,023,276 73
Lon. & Lancashire, Liverp'l	200,000	1,398,546 88	872,777 27	325,769 61	1,149,070 32	38,056 87	1,187,127 19	780,140 46	363,239 71	1,143,380 17
Lon. and Provincial, Lon..	200,000	510,648 57	290,459 73	20,188 84	428,267 80	9,342 05	437,609 85	319,858 05	142,856 70	462,714 75
Lon. Assurance Corp., Lon.	200,000	1,416,788 37	672,147 88	514,640 49	790,897 09	52,275 00	843,172 09	616,967 58	271,685 16	888,652 74
North British & Mer., Lon.	200,000	3,264,426 26	1,385,338 95	1,679,087 31	1,687,610 91	107,050 13	1,794,661 04	1,194,284 65	536,261 89	1,730,546 54
North German, Hamburg..	200,000	441,587 79	179,045 32	62,492 47	299,855 21	11,030 62	310,885 83	206,544 84	100,872 79	307,417 63
Northern, London	200,000	1,296,426 96	503,521 76	592,905 20	660,424 52	37,945 30	698,369 82	451,308 75	233,915 69	685,224 44
Norwich Union, Norwich..	200,000	1,125,071 61	493,737 37	431,334 24	715,560 51	34,211 64	749,772 15	410,017 98	246,037 60	656,055 58
Phœnix, London..	200,000	1,522,999 00	972,323 81	250,675 19	1,200,431 34	42,423 75	1,242,855 09	712,418 75	366,706 86	1,079,125 61
Queen, Liverpool	200,000	1,728,902 86	965,549 90	563,352 96	1,225,701 34	68,872 57	1,294,573 91	921,147 38	357,741 92	1,278,889 30
Royal, Liverpool.....	200,000	4,187,679 80	2,292,803 95	1,694,875 85	2,470,065 98	139,265 39	2,609,331 37	1,452,895 93	783,391 56	2,236,287 49
Scottish Union & Nat., Ed.	200,000	1,073,517 13	261,093 64	612,423 49	377,619 95	38,445 02	416,064 97	281,717 25	109,036 05	390,753 30
Sun Fire Office, London ...	200,000	1,475,783 68	973,641 02	302,142 66	1,078,609 93	36,210 66	1,114,820 59	620,994 52	412,109 76	1,033,104 28
Trans-Atlantic, Hamburg ..	200,000	494,234 28	165,856 86	128,377 42	250,173 20	14,735 28	264,908 48	146,950 35	89,345 15	236,295 50
United Fire Re-Ins., Man..	200,000	1,090,592 61	703,211 34	187,381 27	1,144,585 97	21,671 58	166,257 55	742,663 84	351,704 63	1,094,368 47
Western, Toronto.....	200,000	934,517 62	565,453 89	169,063 73	845,036 27	33,431 50	878,467 77	678,443 34	271,631 51	950,074 85
Totals	$5,000 000	$38,451,867 68	$19,876,398 41	$13,575,469 27	$25,201,595 25	$1,229,118 95	$26,430,714 20	$16,298,814 92	$8,096,859 82	$24,395,674 74

TABLE No. XI.

Showing the Assets, Liabilities, Income and Expenditures of the United States Branches of FOREIGN *Marine Insurance Companies, authorized to trancact business in this State.*

COMPANIES.	Gross assets.	Gross liabilities.	Surplus as regards policy-holders.	Gross income.	Gross expenditures.	Excess of income over expenditures.	Excess of expenditures over income.
British and Foreign, Liverpool	$827,070 67	$286,440 59	$540,630 08	$814,110 41	$244,550 87	$569,559 54	.....
General, Dresden	157,099 92	8,225 01	148,874 91	85,681 52	67,395 55	18,285 97	.....
Sea, Liverpool	199,123 69	74,307 75	124,815 94	272,662 90	170,264 53	102,398 37	.....
Switzerland, Zurich	204,008 61	17,469 54	186,539 07	232,943 92	168,295 71	64,648 21	.....
Thames and Mersey, Liverpool	619,856 03	180,009 61	439,846 42	336,141 78	356,653 49	.....	$20,511 71
Union, Liverpool	419,069 48	41,018 05	378,051 43	272,818 70	141,336 09	131,482 61	.....
Universal, Liverpool	255,449 87	8,384 08	247,065 79	9,278 04	4,848 42	4,429 62	.....
Totals	$2,681,678 27	$615,854 63	$2,065,823 64	$2,023,637 27	$1,153,344 66	$890,804 32	$20,511 71

TABLE No. XII.

Showing the RISKS IN FORCE, NET ASSETS, *with Ratio to risks in force,* RISKS WRITTEN *and* PREMIUMS CHARGED *thereon, and the average rate of premiums charged of United States Joint-Stock Fire, Fire-Marine and Marine Insurance Companies, and United States branches of Foreign Fire and Marine Insurance Companies, transacting business in this State, for the year ending December* 31, 1883.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	RISKS IN FORCE.		Net assets.	Ratio of net assets to risks in force.	RISKS WRITTEN DURING THE YEAR.					
	Fire.	Marine and inland.			Fire.	Premiums charged thereon.	Rate of prem'ms charged.	Marine and inland.	Premiums charged thereon.	Rate of prem'ms charged.
Agricultural	$220,835,838	.....	$1,650,057 65	.75	$90,898,386	$780,087 54	.86	.....	.....	.....
Albany	10,705,260	.....	366,263 16	3.42	10,089,609	75,891 81	.75	.....	.....	.....
American	50,520,400	.....	1,143,532 39	2.26	69,887,096	301,390 99	.43	.....	.....	.....
American Exchange	9,312,227	$44,300	275,036 43	2.94	10,788,649	48,446 23	.45	$44,300	$202 32	.46
Broadway	12,615,415	.....	551,961 73	4.38	13,073,656	37,404 76	.29	.....	.....	.....
Brooklyn	15,497,976	.....	393,175 69	2.54	15,447,150	67,148 27	.43	.....	.....	.....
Buffalo	5,560,640	180,037	250,092 67	4.53	6,703,128	72,240 73	1.08	6,371,060	22,362 69	.35
Buffalo German	46,388,156	.....	994,497 21	2.14	43,557,949	456,385 46	1.05	.....	.....	.....
Citizens'	64,701,385	.....	957,333 76	1.48	67,477,475	433,012 28	.64	.....	.....	.....
City	10,744,436	.....	409,951 37	3.82	10,985,892	47,674 58	.43	.....	.....	.....
Clinton	25,823,907	.....	460,834 32	1.79	39,463,033	265,818 38	.67	.....	.....	.....
Commerce	15,392,211	.....	422,159 61	2.74	17,091,073	162,064 29	.95	.....	.....	.....
Commercial	40,524,007	317,550	444,564 07	1.09	37,021,247	436,938 39	1.18	7,719,827	12,502 33	.16
Continental	385,925,480	7,433,431	4,437,617 97	1.10	380,112,308	2,730,081 57	.72	224,855,637	621,523 08	.28
Eagle	29,612,928	.....	1,046,184 73	3.53	30,349,077	114,832 75	.38	.....	.....	.....
Empire City	9,840,426	.....	289,291 14	2.95	10,728,572	65,472 56	.61	.....	.....	.....
Exchange	16,876,780	96,900	336,343 48	1.39	19,353,115	159,982 82	.83	1,606,232	8,712 70	.54
Farragut	29,738,447	.....	378,201 25	1.27	30,209,068	183,866 76	.61	.....	.....	.....
Fireman's Trust	8,348,151	.....	184,172 58	2.21	8,217,039	48,881 47	.59	1,380,483	3,910 94	
Firemen's	10,786,138	33,500	291,612 65	2.70	12,513,769	71,448 42	.57	33,500	813 33	2.43
Franklin and Emporium	9,348,051	85,294	351,495 09	3.74	11,921,823	88,695,29	.74	98,950	3,340 75	3 38
German American	248,451,144	.....	3,871,130 51	1.56	251,169,002	2,065,043 28	.82	.....	.....	.....
Germania	148,654,585	.....	2,591,745 82	1.74	143,049,980	1,333,859 80	.93	.....	.....	.....
Glens Falls	78,646,738	.....	1,281,139 07	1.63	54,897,709	560,997 37	1.02	.....	.....	.....
Globe	21,661,894	.....	357,305 09	1.65	23,047,612	97,558 00	.42	.....	.....	.....

TABLE NO. XII — RISKS IN FORCE, ETC. — (*Continued*).

COMPANIES.	RISKS IN FORCE.		Net assets.	Ratio of net assets to risks in force.	RISKS WRITTEN DURING THE YEAR.					
	Fire.	Marine and inland.			Fire.	Premiums charged thereon.	Rate of prem'ms charged.	Marine and inland.	Premiums charged thereon.	Rate of prem'ms charged.
Greenwich	$154,538,663	$2,171,916	$887,142 59	.57	$131,742,320	$622,144 26	.47	$32,154,247	$77,014 43	.24
Guardian	9,701,449		243,715 01	2.51	11,589,658	69,317 64	.59			
Hamilton	14,874,747	12,500	310,130 86	2.08	17,006,400	105,367 77	.50	12,500	400 00	3.20
Hanover	138,153,159		2,534,478 39	1.85	125,759,175	1,357,725 39	1.00			
Home	418,240,546		7,160,767 55	1.71	313,347,287	3,459,544 38	1.10			
Howard	41,452,542		737,303 28	1.78	56,527,225	547,831 15	.97			
Irving	10,015,623		262,070 26	2.62	19,222,599	199,325 47	1 04			
Jefferson	12,789,988		520,619 52	4.07	13,500,383	70,975 49	.53			
Kings County	12,828,650		401,209 10	3.13	17,946,299	120,438 79	.67			
Knickerbocker	12,135,864		334,229 99	2.75	14,970,866	72,688 25	.49			
La Fayette	11,634,714	32,500	270,752 80	2.32	12,874,152	129,428 96	1.01	32,500	1,162 50	3.58
Long Island	36,310 575		499,938 44	1.38	40,961,447	225,324 99	.55			
Manufacturers and Builders'	24,524,182		414,971 15	1.69	27,732,797	164,190 00	.59			
Mechanics'	28,546,327		438,135 49	1 56	33,640,166	270,208 95	.80			
Mechanics and Traders'	17,522,139	1,941,286	377,829 55	1.43	24,467,250	259,214 17	.06	7,657,889	69,974 10	.91
Mercantile	5,832,652		242,294 37	4.15	6,906,489	45,709 16	.66			
Merchants'	19,894,534		423,587 12	2.13	20,289,005	125,000 17	.62			
Montauk	15,752,084		333,972 53	2.12	17,429,288	130,409 28	.75			
Nassau	11,150,143	54,250	400,504 15	3.57	12,097,946	64,827 25	.54	54,250	1,555 84	2.86
National	28,986,703		381,088 05	1.32	32,549,498	258,261 61	.79			
New York Bowery	54,051,016		840,263 87	1.55	56,209,639	380,887 57	.68			
New York Equitable	13,051,092		583,590 81	4.47	13,602,500	61,436 76	.45			
New York Fire	25,688,343		371,312 15	1.45	31,198,000	236,662 32	.76			
Niagara	151,459,759		1,626,866 25	1.07	158,448,325	1,595,521 97	1.01			
North River	5,732,178		459,816 78	8.02	5,791,553	22,221 76	.38			
Pacific	35,242,752		716,553 05	2.03	35,490,950	262,779 87	.74			
Park	7,944,688		307,970 42	3 88	13,067,944	72,884 25	.56			
People's	17,157,922		384,539 46	2.24	19,485,266	167,556 67	.86			
Peter Cooper	11,474,652		366,670 26	3.20	10,782,827	24,507 41	.23			
Phenix	287,915,609	12,364,112	3,503,031 44	1.17	271,737,417	2,977,323 22	1.10	127,902,110	689,510 47	.54
Re-Assurance	4,715,628		279,444 72	5.93	5,392,944	43,408 85	.81			
Rochester German	37,035,583		543,708 65	1.47	38,792,831	412,926 43	1.06			

Rutgers	12,528,608		402,801 81	3.22	13,568,671	82,631 36	.61			
Standard	13,195,856		371,462 61	2.81	17,494,918	107,968 24	.62			
Star	27,705,080		649,696 53	2.35	42,337,683	402,378 23	.95			
Sterling	14,434,088		433,421 46	3.00	18,326,765	132,223 67	.72			
Stuyvesant	15,804,488		368,720 69	2.33	17,358,438	85,532 34	.49			
Union	3,489,650		134,314 08	3.85	3,804,271	31,756 97	.84			
United States	13,925,429	184,430	520,513 00	3.69	15,085,948	81,633 62	.54	1,195,135	7,316 17	.61
Westchester	91,946,631		920,679 01	1.00	76,626,011	700,627 49	.91			
Williamsburgh City	91,476,791		1,072,653 09	1.17	102,619,117	743,438 99	.72			
Totals	$3,486,810,722	$24,952,006	$55,768,415 78	1.59	$3,326,134,785	$27,533,464 92	.83	$411,068,620	$1,520,301 65	.37

* NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County	$28,298,861		$415,923 88	1.46	$10,075,081					
Erie County	6,210,758		206,873 29	3.33	3,038,060					
Glen Cove	7,175,065		449,714 78	6.26	7,399,865					
Mutual, of Albany	3,324,709		486,603 31	14 63	1,623,619					
Mutual Fire, of New York	11,004,407		308,788 35	2.81	15,023,856					
Richmond County	1,326,671		164,984 38	12.43	1,326,671					
Suffolk County	3,389,495		289,333 15	8.53	3,389,495					
Totals	$60,729,966		$2,322,221 14	3.82	$41,876,647					

* In the net assets of these companies premium notes are included.

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna, Conn	$287,386,942	$868,300	8,947,853 87	3.10	$235,468,652	$2,540,423 66	1 08	$52,681,162	$119,076 95	.23
American, Mass	12,350,791	4,264,332	543,917 22	3.27	13,313,564	101,653 44	.76	4,992,769	58,110 38	1.16
American, N. J	37,246,675		1,611,856 60	4.33	37,837,939	303,845 18	.80			
American, Pa	70,980,694		1,405,162 09	1.98	72,892,533	876,707 68	1.20			
American Central, Mo	40,950,034		1,130,579 69	2.77	40,833,378	580,218 83	1.42			
Atlantic, F. & M., R. I	5,048,777	33,252	234,843 26	4.62	5,848,606	58,397 56	1.00	1,755,073	12,223 46	.70
Bontman's, F. & M., Pa	6,981,529	53,833	381,700 57	5.42	10,478,428	131,411 10	1.25	1,572,882	15,384 01	.98
California, Cal	23,517,576	802,905	944,866 54	3.89	26,351,022	358,127 87	1.36	5,734,905	107,610 05	1.88
Citizens', Pa	10,671,826	146,216	594,386 65	5.49	12,319,318	128,731 16	1.04	2,421,275	10,086 38	.42
Commercial, Cal	10,602,831	336,269	402,943 99	3.68	13,982,015	217,787 10	1.56	1,946,606	52,398 05	2.74
Concordia, Wis	15,133,565		394,342 16	2 61	9,923,440	129,931 83	1.31			
Connecticut, Conn	79,997,791		1,767,492 20	2.21	83,737,730	928,220 50	1.11			
Detroit, F. & M., Mich	16,427,131	30,050	697,569 85	4.23	16,531,509	186,474 03	1.13	1,630,637	9,994 17	.62
Eliot, Mass	10,465,583		356,003 97	3.40	14,477,022	172,590 56	1.19			
Equitable, F. & M., R. I	19,751,966	271,246	475,135 34	2.37	21,735,372	246,016 88	1.08	4,482,492	36,377 94	.81
Fire Association of Phila., Pa	157,396,953		2,143,531 23	1.36	144,933,934	1,786,160 42	1.23			
Fire Ins. Co. County Phila., Pa	7,908,697		549,244 43	6.94	10,225,380	100,914 03	.99			

TABLE No. XII. — Risks in Force, Etc. — (*Continued*).

COMPANIES.	Risks in Force.		Net assets.	Ratio of net assets to risks in force.	Risks Written During the year.					
	Fire.	Marine and inland.			Fire.	Premiums charged thereon.	Rate of prem'ms charged.	Marine and inland.	Premiums charged thereon.	Rate of prem'ms charged.
Fireman's Fund, Cal.	$52,077,151	$1,819,955	$1,389,457 62	2.58	$58,086,433	$787,356 21	1 35	$15,888,264	$301,097 62	1.90
Firemen's, Md.	21,175,860	.....	501,730 07	2.37	19,601,102	115,793 53	.59	.....	.....	.....
Firemen's, N. J.	31,531,312	.....	1,365,827 83	4.33	31,010,656	236,664 35	.76	.....	.....	.....
Firemen's, Ohio	21,234,040	.....	403,728 17	1.90	20,906,899	254,564 03	1 22	.....	.....	.....
First National, Mass.	7,195,560	.....	236,268 84	3.28	7,184,604	96,55 53	1.34	.....	.....	.....
Franklin, Pa.	74,585,675	.....	1,699,175 39	2.14	59,778,787	638,603 14	1.07	.....	.....	.....
German, Pa.	18,760,687	.....	420,771 88	2.24	19,614,766	222,937 44	1.14	.....	.....	.....
Germania, N. J.	6,822,716	.....	213,023 82	3.12	10,042,156	105,188 01	1.05	.....	.....	.....
Girard, F. & M., Pa.	45,332,678	.....	1,109,163 65	2.67	37,473,084	376,387 98	1.00	.....	.....	.....
Hartford, Conn.	264,117,145	.....	4,245,257 75	1.61	215,994,435	2,607,999 22	1.21	.....	.....	.....
Ins. Co. of North America, Pa.	261,172,226	23,091,362	8,031,307 45	2.83	228,467,316	2,443,116 40	1.07	237,695,730	1,817,517 75	.76
Ins. Co. of State of Penn, Pa.	16,871,344	1,666,113	541,528 59	2.92	16,808,713	161,477 26	.96	32,808,704	208,537 43	.64
Manufacturers, F. & M., Mass.	97,845,341	1,169,588	956,073 29	.97	101,599,177	899,716 04	.88	9,661,231	89,392 35	.93
Mechanics', Pa.	7,573,571	.....	397,135 27	5.24	9,859,536	88,874 52	.90	.....	.....	.....
Mercantile, F. & M., Mass.	18,189,709	2,493,917	689,846 75	3.34	15,580,671	148,357 85	.95	3,290,389	77,569 90	2 36
Mercantile, Ohio.	10,408,527	20,000	349,311 05	3.35	10,681,957	118,176 30	1.11	1,472,524	10,901 47	.74
Merchants, N. J.	64,636,690	.....	1,128,017 42	1.75	64,821,126	647,463 46	1.00	.....	.....	.....
Merchants, R. I.	22,172,928	103,639	393,895 11	1.76	23,259,562	269,706 90	1.16	1,217,013	12,143 78	1 00
Michigan, F. & M., Mich.	7,219,730	.....	282,282 97	3.91	8,665,753	104,357 25	1.20	25,625	729 52	2.85
National, Conn.	45,350,312	.....	1,721,976 15	3.80	40,270,215	451,023 74	1.12	.....	.....	.....
Neptune, F. & M., Mass.	12,868,261	848,661	479,227 13	3.49	13,297,033	166,861 36	1.25	1,155,782	19,436 01	1.68
Newark Fire, N. J.	25,268,281	.....	640,493 01	2.53	22,347,247	186,690 79	.81	.....	.....	.....
New Hampshire, N. H.	37,874,200	.....	934,147 93	2 47	39,774,387	517,934 05	1.30	.....	.....	.....
New Orleans, La.	28,523,676	1,202,267	757,866 02	2.55	48,087,057	644,118 33	1.31	28,837,277	265,107 47	.92
North American, Mass.	13,685,099	.....	332,272 96	2.35	12,906,777	88,248 57	.68	.....	.....	.....
Northwestern National, Wis.	44,327,267	125,000	1,128,914 28	2.54	46,566,225	475,848 68	1.02	6,262,673	32,582 45	.52
Orient, Conn.	42,956,987	.....	1,250,943 75	3.14	40,497,328	517,771 44	1.28	.....	.....	.....
Pennsylvania, Philadelphia, Pa.	79,892,538	.....	1,797,264 52	2.25	73,859,254	943,996 45	1.28	.....	.....	.....
Pennsylvania, Pittsburgh, Pa.	9,699,014	.....	297,481 30	3.07	11,274,876	140,183 77	1.24	.....	.....	.....
Phœnix Conn.	201,431,946	.....	4,219,459 17	2.09	179,644,231	2,030,162 19	1.13	.....	.....	.....

Prescott, Mass	19,351,945		329,191 68	1.70	17,361,693	194,292 11	1.12			
Providence, Washington, R. I.	62,424,613	3,503,933	935,061 54	1.42	70,555,204	649,529 80	.92	73,477,525	720,494 71	.98
St. Paul, F. & M., Minn	44,479,023	162,180	1,054,958 37	2.36	41,988,450	568,743 77	1.35	6,724,784	46,945 01	.70
Security, Conn	15,942,176	812,661	333,122 58	1.99	20,178,352	225,190 45	1.12	19,796,695	109,558 65	.56
Shoe and Leather, Mass	31,424,804	2,407,601	921,209 20	2.72	32,371,655	393,127 59	1.21	29,009,384	366,470 12	1.26
Springfield, F. & M., Mass	147,504,067		2,402,595 65	1.62	130,670,000	1,762,590 12	1.35			
Spring Garden, Pa	9,453,150		858,610 58	9.08	12,276,491	106,719 42	.87			
Sun, Cal	6,831,800	703,182	423,900 14	5.63	9,385,417	155,796 88	1.66	2,773,295	75,811 51	2.73
Traders', Ill	30,759,939		1,067,080 80	3.47	21,134,529	297,272 85	1.41			
Union, Cal	26,028,449	962,136	1,104,110 57	4.09	30,145,708	361,073 93	.88	12,147,247	123,678 36	1.02
Union, Pa	25,431,169	1,010,652	1,250,026 21	4.72	37,921,284	393,354 86	1.03	62,431,555	642,475 74	1.03
United Firemen's, Pa	11,775,433		439,871 95	3.74	13,482,965	131,288 29	.97			
Washington, Mass	37,072,759	2,728,862	1,460,537 02	3.67	42,226,875	420,404 95	1.00	14,388,556	221,710 53	1.54
Totals	$2,877,099,157	$51,668,112	$73,165,585 42	2.50	$2,738,529,818	$30,996,128 72	1.13	$636,182,054	$5,573,434 80	

MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Farmers', York, Pa	$37,453,528		$412,564 18		$23,788,576	$264,091 13				

FOREIGN FIRE INSURANCE COMPANIES—UNITED STATES BRANCHES.

British America, Toronto	$12,145,143	$169,836	$768,861 27	1.68	$46,865,903	$632,138 41	1.35	$982,733	$21,270 52	2.16
City of London, London	41,319,916		667,603 31	1.66	61,057,694	760,802 15	1.25			
Commercial Union, London	231,653,092	10,000	2,101,185 28	.91	174,239,545	2,107,391 91	1.21	1,212 780	2,461 55	.20
Fire Insurance Ass'n, London	62,319,743		873,218 97	1.40	79,509,884	941,559 94	1.19			
Guardian, London	85,889,681		1,183,501 81	1.38	94,720,449	832,700 29	.88			
Hamburg-Bremen, Hamburg	66,836,051		943,159 24	1.41	79,955,996	886,396 30	1.11			
Imperial, London	96,224,445		1,253,752 47	1.30	108,908,521	1,311,553 82	1.20			
Lancashire, Manchester	119,253,272		1,293,908 38	1.09	127,955,734	1,307,325 61	1 02			
Lion, London	22,566,474		732,441 78	2 56	56,323,406	660,566 26	1.17			
Liv. & London & Globe, Liv	498,375,108		4,924,213 01	.99	528,439,136	4,360,755 77	.82			
London and Lancashire, Liv	135,218,687		1,247,458 72	.92	152,718,852	1,377,238 31	90			
London and Provincial, London	38,222,224		448,315 58	1.17	48,739,837	567,317 89	1.16			
London Assur. Corp'n, London	109,257,849		1,326,950 00	1.21	110,194,468	1,027,313 20	.93			
North British and Mer., Lon	251,399,268		3,160,083 38	1.23	260,018,551	2,055,812 28	.79			
North German, Hamburg	23,641,750		419,145 79	1.77	30,046,952	388,554 05	1.29			
Northern, London	66,063,323		1,187,751 33	1.80	75,964,396	811,404 96	1.07			
Norwich Union, Norwich	81,033,037		1,052,003 52	1.30	98,095,723	890,479 02	.91			
Phœnix, London	156,884,357		1,342,731 00	.86	175,297,980	1,518,527 40	.87			
Queen, Liverpool	146,660,223		1,607,963 54	1.09	158,041,861	1,639,830 34	1.03			
Royal, Liverpool	357,588,278		3,689,502 32	1.03	369,691,200	3,072,447 96	.83			

TABLE No. XII. — Risks in Force, etc. — (*Continued*).

COMPANIES.	Risks in Force.		Net assets.	Ratio of net assets to risks in force.	Risks Written During the Year.					
	Fire.	Marine and inland.			Fire.	Premiums charged thereon.	Rate of prem'ms charged.	Marine and inland.	Premiums charged thereon.	Rate of prem'ms charged.
Scottish Union & Nat'l, Ed'bgh	36,409,603	.....	1,027,473 13	2.82	67,076,898	724,491 52	1.08	.....	.....	.....
Sun Fire Office, London	159,786,197	.....	1,298,625 68	.81	130,411,670	1,304,525 79	1.00	.....	.....	.....
Transatlantic, Hamburg	22,311,840	.....	464,310 63	2.08	23,605,879	285,744 55	1.21	.....	.....	.....
United Fire Re-Ins., Manchester	76,356,844	.....	883,443 73	1.03	137,079,219	1,709,238 99	1.25	.....	.....	.....
Western, Toronto	62,306,243	360,075	825,930 04	1.32	76,277,668	1,072,413 47	1.41	7,196,081	26,417 47	.37
Totals	$2,995,713,648	$539,911	$34,633,563 91	1.15	$3,271,037,422	$32,249,588 19	.99	$9,391,594	$50,149 54	.53
NEW YORK STATE MARINE INSURANCE COMPANIES.										
Atlantic Mutual	.....	$95,489,087	$9,979,224 26	10 45	.....	.....	.....	$344,694,428	$4,168,953 10	1.21
Commercial Mutual	.....	4,557,064	666,471 77	14.63	.....	.....	.....	23,927,653	325,247 25	1.36
Great Western	.....	6,225,215	755,223 03	12.13	.....	.....	.....	44,054,243	535,607 37	1.22
New York Mutual	.....	2,605,377	594,973 27	12.83	.....	.....	.....	26,505,473	338,063 16	1.28
Orient Mutual	.....	5,131,737	844,883 78	16.46	.....	.....	.....	46,549,122	427,818 08	.91
Sun Mutual	.....	2,791,021	523,988 88	18.77	.....	.....	.....	21,570,953	231,278 54	1.07
Totals	.....	$116,799,501	$13,364,764 99	11.44	.....	.....	.....	$507,301,872	$6,026,967 50	1.88
MARINE INSURANCE COMPANIES OF THE STATE OF MASSACHUSETTS.										
Boston Marine, Boston	.....	$11,054,891	$1,919,428 53	17.36	.....	.....	.....	$94,880,079	$1,541,918 79	1.63
Boylston Mutual, Boston	$32,416,224	801,352	896,056 75	2.70	$39,041,939	$391,957 55	1.00	22,425,567	198,440 40	.88
China Mutual, Boston	.....	8,136,433	890,567 43	10.95	.....	.....	.....	22,508,048	395,784 38	1.70
Totals	$32,416,224	$19,992,676	$3,706,052 71	7.08	$39,041,939	$391,957 55	1.00	$139,813,694	$2,136,143 57	1.53
FOREIGN MARINE INSURANCE COMPANIES — UNITED STATES BRANCHES.										
British & Foreign Marine, Liv.	.....	$19,231,789	$773,244 00	4.02	.....	.....	.....	$117,162,749	$1,069,977 76	.91
General, Dresden	.....	148,640	150,769 92	101.43	.....	.....	.....	17,343,184	85,681 52	.49
Sea, Liverpool	.....	1,571,103	157,871 93	10.48	.....	.....	.....	27,210,340	404,692 84	1.08
Switzerland, Zurich	.....	889,921	195,162 72	21.93	.....	.....	.....	40,482,652	240,754 29	.59
Thames & Mersey, Liverpool	.....	3,563,614	481,137 89	13.50	.....	.....	.....	66,086,896	413,690 00	.63

Union Marine, Liverpool	.....	2,002,897	397,512 39	19.85	.....	.....	.....	36,236,227	373,392 83	1.03
Universal Marine, Liverpool	.....	374,040	253,243 37	67.60	.....	.....	.....	2,102,333	23,692 52	1.13
Totals	.....	$27,782,009	$2,409,042 22	8.64	.....	.....	.....	$306,624,386	$2,611,881 76	.85

RECAPITULATION.

N. Y. State J.-S. Fire and Fire-Marine Insurance Cos	$3,486,610,722	$24,952,006	$55,768,415 78	1.59	$3,326,134,785	$27,533,464 92	.83	$411,068,620	$1,520,301 65	.37
N. Y. State Mut. Fire Ins. Cos.	60,729,966	.....	2,322,221 14	3.82	41,876,647	.....	.....	.....	.....	.....
J.-S. Fire and Fire-Marine Ins. Cos. of other States	2,877,099,157	51,668,112	73,165,585 42	2.50	2,738,529,818	30,996,128 72	1.13	636,182,054	5,573,434 80	.84
Mut. Fire Ins. Co. of the State of Pennsylvania	37,453,528	.....	412,564 18	1.10	23,788,576	264,091 13	1.11	.....	.....	.....
Foreign Fire Insurance Cos. U. S. Branches	2,995,713,648	539,911	34,633,563 91	1.15	3,271,037,422	32,249,588 19	.98	9,391,594	50,149 54	.53
N. Y. State Marine Ins. Cos	.....	116,799,501	13,364,764 99	11.44	.....	.....	.....	507,301,872	6,026,967 50	1.88
Marine Ins. Cos. of the State of Massachusettes	32,416,224	19,992,676	3,706,052 71	7.08	39 041,939	391,957 55	1.00	139,813,694	2,136,143 57	1.53
Foreign Marine Insurance Cos. U. S. Branches	.....	27,782,009	2,409,042 22	8.64	.....	.....	.....	306,624,386	2,611,881 76	.85
Aggregate	$9,490,223,245	$241,734,215	$185,782,210 35	1.90	$9,440,409,187	$91,435,230 51	.97	$2,010,382,220	$17,898,878 82	.89

TABLE No. XIII.

Showing the total cash Income and Expenditures, the cash premiums received, the amount paid for losses, expenses and dividends, and various ratios of the same, of United States Joint-Stock Fire, and Fire-Marine, Mutual Fire Ins. and Marine Insurance Companies, together with a like exhibit of United States Branches of Foreign Fire and Marine Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1883.

NEW YORK JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Gross cash income.	Gross cash expenditures.	Ratio of expenditures to income.	Cash premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Expenses paid.	Ratio of expenses to		Dividends paid.	Ratio of dividends paid stockholders to capital stock.
								Premiums received.	Income.		
Agricultural	$846,790 86	$641,051 58	75.70	$770,760 74	$295,414 36	38.33	$315,637 22	40.95	37.27	$30,000 00	6 00
Albany	86,486 92	74,248 47	85.85	72,728 67	31,169 47	42.86	23,079 00	31 73	26.68	20,000 00	10.00
American	289,973 32	237,162 60	85.24	244,756 80	81,562 27	33.32	98,778 13	40.36	34.06	56,822 20	10.00
American Exchange	56,469 90	61,322 46	108.59	40,679 93	11,911 10	31.74	28,321 36	69.62	50.15	20,000 00	10.00
Broadway	61,820 69	62,163 96	100 55	35,816 11	9,496 49	26.51	24,667 47	68.87	39.90	28,000 00	14.00
Brooklyn	78,249 96	74,697 25	95.46	62,019 27	20,933 99	33.75	30,813 36	49.68	39.38	22,950 00	15.00
Buffalo	91,671 82	105,266 01	114.83	84,727 29	68,460 69	80.80	26,805 32	31.64	29.24	10,000 00	05.00
Buffalo German	412,383 99	336,202 67	81.53	369,509 70	175,036 30	47.37	131,166 37	35.50	31.81	30,000 00	15.00
Citizens'	406,554 82	413,057 55	101.60	365,138 35	218,603 76	59.87	154,020 49	42 18	37.88	40,433 30	13.48
City	65,773 62	66,992 06	101.85	45,043 55	10,420 01	23.11	35,572 02	78.97	54.08	21,000 00	10.00
Clinton	235,494 39	232,314 75	98.65	215,386 06	115,454 68	53.60	91,860 07	42.65	39.00	25,000 00	10.00
Commerce	162,913 46	148,914 40	91.41	143,211 10	83,432 44	58.26	49,481 96	34.55	30.37	16,000 00	8.00
Commercial	409,856 61	427,532 73	104.31	385,740 61	267,918 84	69.46	142,664 64	36.98	34.81	16,949 25	8.47
Continental	2,828,042 61	2,613,755 73	92.10	2,601,744 86	1,474,802 72	56.69	979,021 65	37.63	34.64	159,931 36	15.00
Eagle	155,572 15	138,445 59	88.99	104,067 25	34,139 28	32.71	59,273 31	56.95	38.04	45,033 00	15.00
Empire City	69,923 32	65,329 96	93.43	59,860 57	36,039 45	60.21	23,290 51	38.91	33.31	6,000 00	3.00
Exchange	170,352 74	164,636 40	96.64	156,915 92	89,037 23	56.74	61,598 47	39.26	36.16	14,000 70	7.00
Farragut	182,876 02	190,868 51	104.37	165,623 97	94,438 66	57.02	72,429 85	43.73	39.61	24,000 00	12.00
Fireman's Trust	41,303 25	70,877 24	171.60	32,283 54	44,280 71	130 96	19,096 53	59.15	46 24	7,500 00	5.00
Firemen's	74,422 69	61,493 33	82.63	64,176 62	23,901 68	37.34	27,391 65	42.68	36.81	10,200 00	5.10
Franklin and Emporium	106,408 25	115,311 60	108.37	84,530 96	58,347 51	69 02	32,964 09	39.00	30.98	24,000 00	12.00
German-American	1,837,432 41	1,573,400 15	85.63	1,683,511 07	855,446 89	50.82	587,953 26	34.92	32.00	180,000 00	13.00
Germania	1,309,542 35	1,229,517 94	93.89	1,205,268 30	624,322 60	51.80	505,195 34	41.92	38.58	100,000 00	10.00
Glens Falls	528,921 31	452,651 21	83.99	485,618 47	258,654 09	53.26	173,997 12	35.83	32 29	20,000 00	10.00
Globe	101,868 28	98,775 58	96.96	85,616 16	41,189 75	48.21	37,585 83	43.90	36.90	20,000 00	10.00

Greenwich	677,263 45	610,918 70	90.20	637,637 71	329,953 60	51.75	220,965 10	34.65	32 63	60,000 00	30.00
Guardian	65,385 47	72,195 59	110.42	56,462 78	39,820 84	70.53	32,374 75	57.16	49.51	.....	.....
Hamilton	113,196 70	105,931 26	93.58	98,925 02	54,237 34	54.82	36,592 67	36.99	32.33	15,101 25	10.00
Hanover	1,240,677 62	1,185,188 70	95 53	1,136,750 52	646,077 39	56.84	439,111 31	38.63	35.39	100,000 00	10 00
Home	3,436,724 98	3,232,038 98	94.04	3,162,284 38	1,769,156 41	55.95	1,162,882 57	36.74	34.83	300,000 00	10.00
Howard	486,476 87	483,661 58	99.42	449,702 50	334,029 03	74.28	135,651 05	30.16	27.88	13,981 50	2 80
Irving	119,925 00	108,338 67	90.34	110,679 77	61,302 53	55 39	41,986 14	37.93	35 01	5,050 00	2 53
Jefferson	82,062 32	88,007 99	10.72	59,925 44	30,096 32	50.22	25,910 07	43 24	31 57	32,001 60	10.00
Kings County	142,033 48	125,176 16	88 13	120,494 13	43,455 25	36.06	51,720 91	42.09	36 41	30,000 00	20 00
Knickerbocker	76,442 77	63,356 54	82.88	64,423 28	23,380 70	36.29	27,375 84	42.49	35.81	12,600 00	6.00
La Fayette	132,637 92	131,673 16	99.27	119,509 19	71.375 39	59.72	45,297 77	37.90	34.15	15,000 00	10 00
Long Island	220,213 42	202,121 02	91.78	199,308 64	82,855 34	41.57	86,845 96	43.57	39.41	32,419 72	10.00
Manufacturers and Builders'	167,272 71	155,504 36	92.96	143,644 64	79,209 72	55.56	63,658 64	44.32	38.10	12,036 00	6.00
Mechanics'	230,392 31	272,015 20	118.07	211,469 89	151,376 79	71 58	95,638 41	45.23	41.51	25,000 00	10 00
Mechanics and Traders'	283,760 76	369,123 44	130.08	262,303 29	269,867 43	102.88	79,256 01	30.22	27.93	20,000 00	10.00
Mercantile	50,716 75	48,319 15	95.27	42,369 26	18,754 85	44.27	23,564 30	55.62	46.46	6,000 00	3.00
Merchants'	132,769 40	122,957 16	92.61	113,104 20	61,296 79	54.20	61,660 37	54.52	46 44	.....	.....
Montauk	125,360 43	129,785 71	103.53	109,530 35	62,915 89	57.44	46,869 82	42.78	37.39	20,000 00	10.00
Nassau	80,144 58	75,603 41	94.33	55,917 64	23,558 67	42.13	32,044 74	59.09	39.98	20,000 00	10.00
National	226,028 79	224,589 99	99.36	212,108 70	114,500 42	53.98	90,089 57	42.47	39.86	20,000 00	10.00
New York Bowery	403,177 63	411,167 26	101 98	363,062 70	247,744 33	68 24	127,422 93	35.10	31.60	36,000 00	12.00
New York Equitable	75,655 40	59,929 19	79.21	57,046 43	8,894 84	15 59	27,934 35	48.97	36.92	23,100 00	11 00
New York Fire	234,101 39	216,601 25	92.52	217,061 75	153,989 32	70.94	54,611 93	25.16	23.33	8,000 00	4.00
Niagara	1,356,416 36	1,296,729 82	95.60	1,280,158 26	821,433 27	64.17	415,066 05	32.42	30 60	60,230 50	12.05
North River	44,098 64	47,460 57	107.62	21,867 32	1,262 56	5.77	18,388 01	84.09	41.70	27,810 00	7.94
Pacific	258,220 64	248,732 21	96.33	235,229 99	125,752 56	53.46	94,979 65	40 38	37.17	28,000 00	14.00
Park	82,214 26	96,585 21	117.48	68,927 50	46,309 82	67.19	30,275 39	43.92	36.84	20,000 00	10 00
People's	159,185 64	134,661 76	84.59	143,984 24	57,483 52	39.92	57,178 24	39.71	35.29	20,000 00	10 00
Peter Cooper	38,068 62	41,293 69	108.47	24,173 40	6,735 80	27.86	16,557 89	68.50	43.49	18,000 00	12.00
Phenix	3,245,318 28	2,903,802 69	89.48	3,112,576 82	1,638,755 06	52.65	1,165,047 63	37.43	35.90	100,000 00	10.00
Re-Assurance	27,864 08	7,499 98	26.92	25,864 08	4,306 81	16.65	3,193 17	12.34	11.46	.....	.....
Rochester German	349,709 31	296,725 96	84.85	326,623 79	162,326 74	49.69	118,399 22	36.25	33 86	16,000 00	8.00
Rutgers	99,221 59	82,500 83	83 15	75,854 02	21,914 14	28.89	40,586 69	53.51	40.90	20,000 00	10 00
Standard	109,658 15	129,246 18	117.86	94,703 83	75,554 97	79.78	39,691 21	41 91	36.20	14,000 00	7.00
Star	347,168 00	332,848 51	95.88	319,021 97	203,907 74	63.74	128,940 77	40.30	37 14	.....	.....
Sterling	122,434 24	111,364 58	90 22	108,601 06	55,533 43	50.86	56,128 10	51.68	45.47	.....	.....
Stuyvesant	100,081 84	90,642 73	90.57	79,124 49	31,281 43	39.53	37,361 80	47.22	37.33	22,000 00	11.00
Union	33,477 45	27,510 30	82.18	27,990 31	11,609 60	41.48	9,900 70	35.37	29 27	6,000 00	6.00
United States	106,610 34	109,715 34	102.91	83,392 68	46,259 28	55.46	87,846 21	45.58	35.50	25,618 75	10.24
Westchester	658,124 60	607,758 89	92.34	625,967 94	334,762 97	53.45	243,195 92	38.85	36.95	30,000 00	10 00
Williamsburgh City	700,953 04	634,640 70	90.54	653,394 94	299,148 46	45.78	285,722 24	43.73	40.76	49,770 00	19.91
Totals	$27,263,330 97	$25,349,914 25	92.98	$24,876,825 72	$13,647,696 40	54.86	$9,540,588 72	38.35	34.99	$2,161,629 13	10.52

TABLE No. XIII. — (*Continued*).

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

COMPANIES.	Gross cash income.	Gross cash expenditures.	Ratio of expenditures to income.	Cash premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Expenses paid.	Ratio of Expenses to		Dividends paid.	Ratio of dividends paid stockholders to capital stock.
								Premiums received.	Income.		
Dutchess County	$94,144 87	$88,722 31	94.24	$83,551 87	$58,816 79	70.40	$29,905 52	35.79	31.77	.....	.....
Erie County	28,562 30	11,4 7 57	50.44	23,187 45	6,209 56	26.78	8,198 01	35.78	28.70	.....	.....
Glen Cove	18,846 17	17,135 27	90.92	14,024 54	8,548 46	60.95	8,586 81	61.22	46.62	.....	.....
Mutual, of Albany	13,728 26	7,775 35	56.64	10,388 26	1,974 55	19.01	5,800 80	55.84	42.26	.....	.....
Mutual Fire, of New York	117,331 42	67,638 93	57.65	109,261 48	25,380 43	23.23	42,258 50	38.67	36.02	.....	.....
Richmond County	4,093 75	4,525 25	110.53	2,628 40	2,504 75	95.31	2,020 50	76.88	49.35	.....	.....
Suffolk County	7,401 95	4,213 07	56.92	5,749 31	1,960 00	34.01	2,253 07	39.19	30.44	.....	.....
Totals	$284,108 72	$204,417 75	71.95	$248,791 31	$105,394 54	42 36	$99,023 21	39.80	34.85	.....	.....

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna, Conn	$2,859,536 46	$2,727,374 54	95.38	$2,426,852 81	$1,294,677 86	53.35	$712,696 68	29.37	24.92	$720,000 00	18 00
American, Mass	207,950 40	225,765 93	108.57	185,744 06	143,044 95	77.01	52,825 93	28.44	25.40	29,895 00	9.97
American, N. J	354,739 56	312,989 29	88 23	283,509 07	131,489 19	46.38	111,486 80	39.32	31.43	70,013 30	11.67
American, Pa	840,356 64	778,615 96	92.65	758,266 36	464,612 44	61.27	273,963 52	37.43	32.60	40,040 00	10.01
American Central, Mo	516,400 43	520,123 32	100.72	453,957 83	287,699 18	63.16	160,080 89	35.26	31.00	72,343 25	12.06
Atlantic, F. & M., R. I	71,696 84	68,447 20	95.47	57,523 69	30,440 53	52.92	25,888 67	45.00	36.11	12,118 00	6.06
Boatman's, F. & M., Pa	141,225 41	121,343 57	85.98	119,018 50	62,944 26	52.89	38,399 31	32.26	27.19	20,000 00	8.00
California, Cal	442,435 84	345,682 65	78.13	400,969 17	135,170 16	33.71	138,512 49	34.59	31.30	72,000 00	12.00
Citizens', Pa	135,477 40	110,350 61	81.45	111,807 84	48,733 60	43.59	45,617 01	40.80	33.69	16,000 00	3.20
Commercial, Cal	228,972 67	192,290 13	83.98	209,411 29	86,718 74	41.41	81,571 39	38.95	35.62	24,000 00	12.00
Concordia, Wis	133,836 38	89,837 18	67.12	114,489 78	41,207 58	35.99	40,629 60	35.49	30.35	8,000 00	4 00
Connecticut, Conn	874,541 07	818,709 81	93.62	789,612 40	476,631 57	60.36	242,078 24	30.66	27.68	100,000 00	10.00
Detroit, F. & M., Mich	209,520 84	165,587 93	79 03	168,006 79	76,531 43	45.55	59,056 50	35.15	28 19	30,000 00	10.00
Eliot, Mass	149,167 37	176,018 04	118 00	130,666 95	94,260 32	72 14	62,112 72	47.54	41.64	19,645 00	9.82
Equitable, R. I	261,784 58	258,216 89	98.64	237,247 47	163,606 65	68.96	85,400 94	35.53	32.62	9,209 30	3.07
Fire Association of Phila., Pa.	1,684,746 17	1,778,146 57	105.54	1,467,084 17	1,104,708 50	75.30	473,438 07	32.27	28.10	200,000 00	40.00
Fire Ins. Co., Co. of Phila., Pa.	112,934 03	94,659 12	83.82	88,589 40	40,068 13	67.81	34,695 99	35.05	30.72	19,895 00	4.97

Fireman's Fund, Cal.	848,167 97	707,264 26	83.39	797,207 37	366,892 08	46.02	250,372 18	31.41	29.52	90,000 00	12.00
Firemen's, Md	130,432 40	96,845 77	74.25	104,489 15	51,394 91	49.57	34,319 48	32.85	26.31	11,131 38	2 95
Firemen's, N. J.	304,691 47	233,364 01	76.59	222,785 88	103,648 43	46.52	69,579 45	31.23	22.84	60,136 13	12.00
Firemen's, Ohio	221,729 46	230,898 77	104.10	199,641 59	127,515 61	63.87	83,951 96	42 05	37.86	19,431 20	7.77
First National, Mass	97,834 31	117,628 77	120 23	82,680 89	80,166 55	96.96	31,462 22	38.05	32.16	6,000 00	3.00
Franklin, Pa	674,375 02	639,918 48	94.89	516,331 51	323,849 91	62.72	235,747 57	45.66	34.96	80,321 00	20.08
German, Pa	216,085 78	200,659 98	92.86	197,928 33	110,052 76	55.60	66,607 22	33.61	30.82	24,000 00	12.00
Germania, N. J.	86,124,41	84,066 43	97.61	78,665 46	51,244 38	65.15	32,822 05	41.73	38.11	.....	.. ..
Girard, F. and M., Pa.	399,258 42	350,073 98	87.68	332,901 71	121,940 80	39.64	146,133 18	45 90	36.60	72,000 00	24.00
Hartford, Conn ..	2,521,198 26	2,333,792 49	92.57	2,304,438 17	1,377,716 55	59.78	706,075 94	30.64	28.01	250,000 00	20.00
Ins. Co. of North America, Pa.	4,279,935 01	4,045,925 57	94.53	3,851,148 21	2,390,724 51	62.08	1,055,201 06	27.40	24 42	600,000 00	20.00
Ins. Co. of State of Penn., Pa.	324.127 78	327,150 48	100.93	284,222 30	212,572 26	74.79	94,618 22	33.29	29.19	19,960 00	9 98
Manufacturers, F. & M., Mass.	833,332 53	790,003 72	94.82	739,282 57	507,869 06	64.35	262,134 66	33.21	31 46	20,000 00	4.00
Mechanics', Pa	101,538 47	78,632 17	77.44	75,595 53	34,724 37	45.93	23,907 80	31.63	23.55	20,000 00	8.00
Mercantile, F. and M., Mass.	218,544 73	220,472 02	100.88	186,351 29	116,988 71	62.78	63,483 31	34.07	29.05	40,000 00	10.00
Mercantile, Ohio	130,374 68	139,044 32	106.65	113,241 30	73,534 24	64.94	40,510 08	35.77	31.07	25,000 00	12.50
Merchants', N. J.	618,674 11	579,577 79	93.68	561,078 17	320,037 54	57.04	210,206 69	37.46	33 98	49,333 56	12.26
Merchants', R I	263,557 29	262,484 35	99.59	244,325 70	175,659 57	71.90	80,824 78	33.08	30.67	6,000 00	3.00
Michigan, Mich	88,875 77	63,381 30	71.31	74,864 32	29,214 57	39.02	34,166 73	45.64	38.44	.....	.....
National, Conn	510,355 46	464,208 61	90 96	410,667 52	232,410 74	56.59	131,797 87	32.09	25.82	100,000 00	10.00
Neptune, F. and M., Mass.	199,648 65	188,966 54	94.65	179,272 71	106,833 39	59.59	52,133 15	29.08	26.11	30,000 00	10 00
Newark Fire, N. J	195,679 30	198,357 83	101.37	166,792 28	105,075 05	63.00	69,076 18	41.41	35.30	21,236 60	9.68
New Hampshire, N. H	483,336 47	435,064 75	90.01	437,792 07	254,245 05	58.07	140,819 70	32.17	29.11	40,000 00	8.00
New Orleans, La.	616,842 91	653,384 94	105.92	563,274 82	442,845 51	78.62	164,909 93	29.27	26.72	45,629 50	9.13
North American, Mass.	91,874 78	83,028 65	90.37	75,361 20	31,519 86	41.83	31,683 79	43.03	34.49	19,825 00	9.91
Northwestern National, Wis.	500,514 97	458,821 66	91.67	451,681 25	234,229 54	51.86	164,562 12	36 44	32.88	60,000 00	10.00
Orient, Conn	499,515 87	482,845 56	96.66	428,696 87	249,470 15	58.19	153,375 41	35.78	30.70	80,000 00	8.00
Pennsylvania, Phil., Penn.	924,399 50	926,478 89	100.22	814,573 86	619,950 35	76.11	266,528 54	32.72	28.83	40,000 00	10.00
Pennsylvania, Pittsburg, Pa.	133,868 23	125,272 06	93 58	116,076 49	65,710 26	56.61	43,939 80	37.85	32.82	15,622 00	7.81
Phœnix, Conn	2,113,600 32	2,105,626 28	99.62	1,896,573 14	1,214,389 12	64.03	611,237 16	32.23	28.91	280,000 00	14.00
Prescott, Mass	187,648 46	198,006 64	105.52	170,593 98	127,691 50	74.85	60,315 14	35.60	32.14	10,000 00	5 00
Providence, Washington, R. I.	1,031,250 18	1,038,871 04	100.74	994,311 44	718,598 90	72.27	288,466 59	29.01	27.97	31,805 55	7.95
St. Paul, F. and M., Minn.	579,561 42	517,911 43	89.36	507,142 14	329,885 41	65.05	138,026 02	27.21	23.82	50,000 00	10.00
Security, Conn	302,609 06	288,560 95	95.36	284,710 61	206,836 88	72.65	69,724 07	24.49	23.04	12,000 00	6.00
Shoe and Leather, Mass.	701,984 87	711,987 49	101.42	664,442 10	517,058 32	77.82	194,929 17	29.34	27.77	.....	.....
Springfield, F. and M., Mass.	1,601,444 53	1,513,950 84	94 54	1,491,206 94	932,101 57	62.51	481,849 27	32.31	36.33	100,000 00	10.00
Spring Garden, Pa	157,000 64	142,545 78	90.79	93,486 41	32,109 44	34 35	46,436 34	49.67	29.58	64,000 00	16.00
Sun, Cal	175,190 54	126,649 28	72.29	152,835 45	71,294 42	46.65	55,354 86	36.22	31.60	.....	.....
Traders', Ill.	457,308 21	392,766 16	85.89	412,380 46	217,659 62	52.78	125,106 54	33.38	27.35	50,000 00	10.00
Union, Cal	461,444 37	419,113 71	90.83	413,559 22	172,971 97	41.83	156,381 74	37.81	33.89	89,760 00	12 00
Union, Pa.	695,565 34	880,301 19	126.56	653,951 54	615,679 87	94.15	224,628 12	34.37	32.29	39,993 20	4.00

TABLE NO. XIII. — (*Continued.*)

COMPANIES.	Gross cash income.	Gross cash expenditures.	Ratio of expenditures to income.	Cash premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Expenses paid.	Ratio of Expenses to		Dividends paid.	Ratio of dividends paid stockholders to capital stock.
								Premiums received.	Income.		
United Firemen's, Pa.	$151,813 65	$134,721 14	88.74	$116,065 52	$62,977 33	54.26	$53,743 81	46.30	35.40	$18,000 00	6.00
Washington, Mass.	555,331 75	482,291 76	86.85	505,434 77	319,980 69	63.31	142,311 07	28 15	25.63	20,000 00	2.00
Totals	$34,911,969 84	$33,255,076 58	95.25	$31,020,839 82	$19,149,816 84	61.73	$10,027,945 77	32.33	28.72	$4,077,313 97	12.31
MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.											
Farmers', York, Pa	$257,074 80	$237,663 24	92.45	$237,270 60	$157,956 18	66.57	$79,707 06	34.01	31.01		
FOREIGN FIRE INSURANCE COMPANIES — UNITED STATES BRANCHES.											
British America, Toronto	$590,515 48	$593,769 89	100.55	$542,941 79	$385,526 08	71.01	$208,243 81	38.36	35.26		
City of London, London	554,002 19	563,251 69	101 67	536,805 17	358,638 00	66.81	204,613 69	38.22	36.93		
Commercial Union, London	1,685,934 55	1,501,120 08	89.45	1,620,946 84	980,049 49	60.46	521,070 59	32.15	30.91		
Fire Ins. Ass'n, London	750,898 15	760,598 71	101.29	727,754 29	504,987 88	69.39	255,610 83	35.12	34.04		
Guardian, London.	701,654 62	538,540 63	76.75	685,512 89	308,587 02	45.02	229,953 61	33.54	32.77		
Hamburg-Bremen, Hamburg	798,319 79	753,992 63	94.45	761,686 72	514,226 34	67.52	239,766 49	31.48	30.03		
Imperial, London	1,170,242 70	1,007,248 71	86.07	1,119,347 99	679,768 88	60.73	327,479 83	29 25	27.98		
Lancashire, Manchester	1,151,316 20	1,115,372 28	96.88	1,091,455 63	766,483 41	70.13	348,888 87	31.97	30.30		
Lion, London	413,111 84	365,612 54	88.50	388,214 46	234,677 97	60.45	130,934 57	33 73	31.69		
Liv. & Lon. & Globe, Liv.	3,605,840 98	3,023,276 73	83.85	3,403,019 13	2,029,516 18	59.34	993,760 55	29.20	27.56		
Lon. & Lancashire, Liv.	1,187,127 19	1,143,380 17	96.31	1,149,070 32	780,140 46	67.89	363,239 71	31.61	30.60		
London & Provin., Lon.	437,609 85	462,714 75	105.74	428,267 80	319 858 05	74.69	142,856 70	33.36	32.61		
Lon. Assurance Corp., Lon.	843,172 09	888,652 74	105.39	790,897 09	616,967 58	78.01	271,685 16	34.35	32.22		
N. British & Mercantile, Lon.	1,794,661 04	1,730,546 54	96.43	1,687,610 91	1,194,284 65	70.77	536,261 89	31.78	29.88		
North German, Hamburg.	310,885 83	307,417 63	98.88	299,855 21	206,544 84	68.88	100,872 79	33.64	32.45		
Northern, London	698,369 82	685,224 44	98.12	660,424 52	451,308 75	68.34	233,915 69	35.42	33 21		
Norwich Union, Norwich	749,772 15	656,055 53	87.50	715,560 51	410,017 98	57.30	246,037 60	34.38	32.81		
Phœnix, London	1,242,855 09	1,079,125 61	86.83	1,200,431 34	712,418 75	59.35	366,706 86	30.55	29.51		
Queen, Liverpool	1,294,573 91	1,278,889 30	98.79	1,225,701 34	921,147 38	75.14	357,741 92	29.19	27.63		
Royal, Liverpool	2,609,331 37	2,236,287 49	85.70	2,470,065 93	1,452,695 93	58.82	783,391 56	31.71	30.02		

Scottish Union & Nat'l, Ed'bh.	416,064 97	390,753 30	93.91	377,619 95	281,717 25	74.60	109,036 05	28.87	26.21	.....	.....
Sun Fire Office, London... ...	1,114,820 59	1,033,104 28	92.67	1,078,609 93	620,994 52	57.57	412,109 76	38.23	36.97	.....	.....
Transatlantic, Hamburg.....	264,908 48	236,295 50	89.20	250,173 20	146,950 35	58 74	89,345 15	35.71	33.73	.....	.....
United F. Re-Ins., Manchester.	1,166,257 55	1,094,368 47	93 84	1,144,585 97	742,663 84	64.88	351,704 63	30.73	30.16	.....	.....
Western, Toronto.....	878,467 77	950,074 85	108.14	845,036 27	678,443 34	80.29	271,631 51	32 14	30.92	.....	.....
Totals.....	$26,430,714 20	$24,395,674 74	92 30	$25,201,595 25	$16,298,814 92	64.67	$8,096,879 82	32.13	34.42	....	.....

NEW YORK STATE MARINE INSURANCE COMPANIES.

Atlantic Mutual	$4,312,937 10	$2,723,822 07	63.39	$3,733,499 18	$1,874,556 47	50.21	$430,384 20	11 53	9.98	$428,881 40	.....
Commercial Mutual	242,374 18	212,407 20	87.64	212,572 66	127,285 75	59.88	51,819 11	24.38	21.38	33,302 34	.....
Great Western..... .	404,847 77	430,729 75	106.39	377,890 23	303,017 29	80.19	81,277 94	21 51	20.08	46,434 52	7.01
New York Mutual.....	276,666 48	224,890·46	81.29	250,882 29	150,568 71	60.02	41,880 95	16.69	15.14	32,440 80	.....
Orient Mutual.....	361,285 53	364,060 88	100.77	318,726 81	246,085 78	77.21	74,733 33	24.70	21.79	39,241 77	.....
Sun Mutual	146,613 12	132,137 39	90.13	131,351 36	74,200 40	56.49	57,936 99	44.11	39.52	....	.....
Totals.....	$5,744,724 18	$4,098,047 75	71.30	$5,024,922 53	$2,775,714 40	55.24	$742,032 52	14.77	12.92	$580,300 83	7.01

MARINE INSURANCE COMPANIES OF THE STATE OF MASSACHUSETTS.

Boston Marine, Boston.....	$1,284,958 00	$1,399,539 47	108.92	$1,206,873 12	$1,053,554 24	87.30	$245,985 23	20.38	19.14	$100,000 00	10.00
Boylston Mutual, Boston.....	514,965 10	523,840 03	101.72	470,905 02	347,556 52	73.81	138,014 91	29.31	26.80	38,268 60	6.87
China Mutual, Boston.....	421,473 53	550,424 59	130.60	351,941 02	360,128 01	102.33	55,240 38	15.70	13.11	135,056 20	.....
Totals.....	$2,221,396 63	$2,473,804 09	111.36	$2,029,719 16	$1,761,238 77	86.77	$439,240 52	21.64	24.27	$273,324 80	8.87

FOREIGN MARINE INSURANCE COMPANIES—UNITED STATES BRANCHES.

British & Foreign Marine, Liv.	$814,110 41	$244,550 87	30.04	$750,715 35	$173,926 02	23.17	$70,624 85	23 17	8.68	.....	.....
General, Dresden	85,681 52	67,395 55	78.66	85,681 52	58,563 87	68.23	8,831 68	10.31	10.31	....	.....
Sea, Liverpool.	272,662 90	170,264 53	62.45	258,810 83	145,706 61	56.30	24,557 92	9.49	9 04	.....	.....
Switzerland, Zurich.....	232,913 92	168,295 71	72.25	232,943 92	145,751 53	62.57	22,544 18	9.68	9.68	.....	.....
Thames & Mersey, Liverpool..	336,141 78	356,653 49	106.10	319,702 78	273,568 20	85.57	83,085 29	25.99	24.72	.....	.....
Union Marine, Liverpool.....	272,818 70	141,336 09	51.81	260,818 70	102,431 93	39.27	38,904 16	14.92	14.26	.....	.....
Universal Marine, Liverpool..	9,278 04	4,848 42	52.26	9,278 04	.....	.....	4,848 42	52.26	52 26	... .	.....
Totals.....	$2,023,637 27	$1,153,344 66	56.99	$1,917,951 14	$899,948 16	46.92	$253,396 50	13.21	12.52	.....	.....

TABLE No. XIII — (*Continued*).

RECAPITULATION.

COMPANIES.	Gross cash income.	Gross cash expenditures.	Ratio of expenditures to income.	Cash premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Expenses paid.	Ratio of Expenses to		Dividends paid.	Ratio of dividends paid stockholders to capital stock.
								Premiums received.	Income.		
N. Y. State J.-S. Fire and Fire-Marine Ins. Companies	$27,263,330 97	$25,349,914 25	92.98	$24,876,825 72	$13,647,696 40	54 86	$9,540,588 72	38 35	34.99	$2,161,629 13	10.52
N. Y. State Mut. Fire Ins. Cos.	284,108 72	204,417 75	71.95	248,791 31	105,394 54	42.36	99,023 21	39.80	34.85	.....	.....
J.-S. Fire and F.-M. Ins. Cos. of other States	34,911,969 84	33,255,076 58	95.25	31,020,829 82	19,149,816 84	61.73	10,027,945 77	32.33	28.72	4,077,313 97	12.31
Mutual Fire Ins. Co. of the State of Pennsylvania	257,074 80	237,663 24	92.45	237,270 60	157,956 18	66.57	79,707 06	34 01	31.01	.....	.....
Foreign Fire Ins. Cos. — U. S. Branches	26,430,714 20	24,395,674 74	92 30	25,201,595 25	16,298,814 92	64.67	8,096,859 82	32 13	31.42	.....	.....
N. Y. State Marine Ins. Cos	5,744,724 18	4,098,047 75	71.30	5,024,922 53	2,775,714 40	55.24	742,032 52	14.77	12.92	580,300 83	7.01
Marine Ins. Cos. of the State of Massachusetts	2,221,396 63	2,473,804 09	111 36	2,029,719 16	1,761,238 77	86.77	439,240 52	21.64	24.27	273,324 80	8.87
Foreign Marine Ins. Cos. — U. S. Branches	2,023,637 27	1,153,344 66	56.99	1,917,951 14	899,948 16	46.92	253,393 50	13.21	12.52	.....	.....
Aggregate	$99,136,956 61	$91,167,943 06	91.96	$90,557,915 53	$54,796,580 21	60.51	$29,278,794 12	32.33	29 53	$7,092,568 73	11.49

TABLE No. XIV.

Showing the date of organization, total Assets, total Liabilities including Capital, the capital and the amount and percentage of surplus or impairment of United States Joint-Stock Fire and Fire-Marine Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1883.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Date of organization or incorporation.	Total assets.	Total liabilities including capital.	Surplus over liabilities.	Paid-up capital.	Percentage of surplus.
Agricultural	Jan. 10, 1863	$1,713,101 54	$1,584,867 88	$128,233 66	$500,000 00	25.65
Albany	March 8, 1811	373,581 64	249,890 55	123,691 09	200,000 00	61.85
American	April 30, 1857	1,170,232 86	559,755 67	610,477 19	400,000 00	152.62
American Exchange	Feb. 28, 1859	276,433 93	222,432 09	54,001 84	200,000 00	27.00
Broadway	Dec —, 1849	556,257 53	225,118 08	331,139 45	200,000 00	165.57
Brooklyn	April 3, 1824	398,417 64	193,875 96	204,541 68	153,000 00	133.70
Buffalo	July 15, 1874	252,643 67	234,372 01	18,271 66	200,000 00	9.14
Buffalo German	Feb. 15, 1867	1,027,900 32	483,529 37	544,370 95	200,000 00	272.19
Citizens'	April —, 1836	1,041,583 95	611,647 73	429,936 22	300,000 00	143.31
City	April 26, 1833	412,159 89	237,874 75	174,285 14	210,000 00	83.00
Clinton	July —, 1850	506,160 80	389,666 54	116,494 26	250,000 00	46.60
Commerce	March 31, 1859	439,415 96	298,406 12	141,009 84	200,000 00	70.50
Commercial	May 15, 1850	501,787 47	455,998 43	45,789 04	200,000 00	22.89
Continental	Nov. —, 1852	4,867,942 01	3,206,144 73	1,661,797 28	1,000,000 00	166.18
Eagle	April 22, 1806	1,051,837 71	373,519 00	678,318 71	300,000 00	226.11
Empire City	Oct. —, 1850	297,782 51	241,984 91	55,797 60	200,000 00	27.90
Exchange	April 9, 1853	358,522 48	286,243 59	72,278 89	200,010 00	36.13
Farragut	Jan. 29, 1872	407,796 43	324,609 12	83,187 31	200,000 00	41.59
Fireman's Trust	March 15, 1859	191,369 49	174,135 29	17,234 20	150,000 00	11.49
Firemen's	April 19, 1825	297,812 00	246,974 33	50,837 67	204,000 00	24.92
Franklin and Emporium	March 1, 1879	360,970 83	249,744 76	111,226 07	200,000 00	55.61
German American	March 7, 1872	4,065,968 31	2,380,958 05	1,685,010 26	1,000,000 00	168.50
Germania	March —, 1859	2,700,729 32	1,882,831 67	817,897 65	1,000,000 00	81.79
Glens Falls	May —, 1849	1,323,611 71	661,059 69	662,552 02	200,000 00	331.28
Globe	March 2, 1863	373,037 62	262,978 01	110,059 61	200,000 00	55 03
Greenwich	May 5, 1834	1,009,505 70	744,693 17	264,812 53	200,000 00	132.41
Guardian	Feb. —, 1865	260,815 01	246,128 75	14,686 26	200,000 00	7.34
Hamilton	May 22, 1852	335,462 92	224,291 88	111,171 04	150,000 00	74.11
Hanover	April —, 1852	2,658,210 17	1,880,952 04	777,258 13	1,000,000 00	77.73
Home	April —, 1853	7,488,644 59	5,825,511 04	1,663,133 55	3,000,000 00	55.44

TABLE No. XIV. — (*Continued*).

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Date of organization or incorporation.	Total assets.	Total liabilities including capital.	Surplus over liabilities.	Paid up capital.	Percentage of surplus.
Howard	March 9, 1825	$836,751 10	$817,612 60	$19,138 50	$500,000 00	3.83
Irving	April 20, 1872	282,707 04	278,503 63	4,203 41	200,000 00	2.10
Jefferson	March 4, 1824	525,284 50	240,603 13	284,681 37	200,010 00	142.34
Kings County	Oct. 18, 1858	412,725 85	214,069 56	198,656 29	150,000 00	132.44
Knickerbocker	1787	337,801 13	246,191 07	91,610 06	210,000 00	43.62
La Fayette	Dec. 22, 1856	295,165 79	235,281 52	59,884 27	150,000 00	39.92
Long Island	April —, 1833	512,900 91	409,274 28	103,626 63	300,000 00	34.54
Manufacturers and Builders'	Nov. 19, 1870	429,559 71	287,868 93	141,690 78	200,000 00	70.85
Mechanics	May 7, 1857	460,324 94	377,823 57	82,501 37	250,000 00	33.00
Mechanics and Traders'	April —, 1853	477,018 17	409,952 35	67,065 82	200,000 00	33.53
Mercantile	Jan. 15, 1852	245,186 18	225,312 27	19,873 91	200,000 00	9.94
Merchants'	April —, 1850	429,262 12	270,703 09	158,559 03	200,000 00	79.28
Montauk	May 19, 1857	350,517 86	277,271 50	73,246 36	200,000 00	36.62
Nassau	Jan. 30, 1852	406,464 46	241,297 45	165,167 01	200,000 00	82.58
National	1838	406,088 05	333,477 23	72,610 82	200,000 00	36.31
New York Bowery	April —, 1833	900,263 87	548,234 57	352,029 30	300,000 00	117.34
New York Equitable	April —, 1823	586,768 30	246,265 34	340,502 96	210,000 00	162.24
New York Fire	April 18, 1832	404,060 30	333,861 06	70,199 24	200,000 00	35.10
Niagara	July —, 1850	1,874,034 97	1,549,824 96	324,210 01	500,000 00	64.84
North River	Feb. 6, 1822	460,921 78	362,166 07	98,755 71	350,000 00	25 36
Pacific	April 26, 1851	745,602 09	369,866 59	375,735 50	200,000 00	187.87
Park	March —, 1853	312,858 28	238,147 68	74,710 60	200,000 00	37.36
People's	1851	400,120 33	293,334 07	106,786 26	200,000 00	53 39
Peter Cooper	April 7, 1853	367,170 26	164,226 93	202,943 33	150,000 00	135.30
Phenix	Sept. 10, 1853	3,759,035 98	3,072,875 94	686,160 04	1,000,000 00	68.62
Re-Assurance	Oct. 2, 1883	284,944 72	227,443 17	57,501 55	200,000 00	28 75
Rochester German	Feb. 16, 1872	575,023 65	439,704 32	135,319 33	200,000 00	67.66
Rutgers	Oct 3, 1853	404,902 63	241,639 45	163,263 18	200,000 00	81.63
Standard	March 26, 1859	385,994 50	264,979 59	121,014 91	200,000 00	60.51
Star	Dec. 2, 1864	708,817 23	702,145 20	6,672 03	500,000 00	1.33
Sterling	Jan. 18, 1864	446,431 89	421,807 60	24,624 29	350,000 00	7.04
Stuyvesant	Nov. 25, 1850	378,443 31	251,430 77	127,012 54	200,000 00	63.51
Union	June 16, 1874	136,664 08	121,413 28	15,250 80	100,000 00	15.25
United States	April 1, 1824	537,712 67	311,014 40	226,698 27	250,000 00	90.68
Westchester	March 14, 1837	985,214 46	782,651 48	202,562 98	300,000 00	67.52
Williamsburgh City	March —, 1853	1,133,658 56	700,231 03	433,427 53	250,000 00	173.37
Totals	.....	$58,910,097 68	$41,468,700 89	$17,447,396 79	$22,037,020 00	79.18

TABLE No. XIV. — (*Continued*).

JOINT-STOCK AND FIRE-MARINE COMPANIES OF OTHER STATES.

COMPANIES.	Date of organization or incorporation.	Total assets.	Total liabilities including capital.	Surplus over liabilities.	Impairment of capital.	Paid up capital.	Percentage of surplus	Percentage of impairment.
Ætna, Conn.	June —, 1819	$9,192,641 80	$5,923,185 95	$3,269,457 85	.....	$1,000,000 00	81.74	.....
American, Mass.	June 12, 1818	561,690 63	437,887 91	123,802 72	....	300,000 00	41.23	.....
American, N. J.	Feb. 20, 1846	1,663,840 08	830,434 36	833,405 72	.....	600,000 00	138.90	.....
American, Pa.	Feb. 28, 1810	1,804,519 21	1,252,970 25	551,548 96	.....	400,000 00	137.90	.....
American Central, Mo.	Feb. —, 1853	1,189 521 36	967,439 15	222,082 21	.....	600,000 00	37.01	.....
Atlantic, F. & M., R. I.	May —, 1852	252,896 78	247,024 98	5,871 80	.....	200,000 00	2.94	.....
Boatman's, F. & M., Pa.	March 20, 1865	411,499 27	332,961 30	72,368 97	.....	250,000 00	29 00	.....
California, Cal.	Feb. —, 1861	974,184 52	861,373 34	112,811 18	.....	600,000 00	18.80	.. ..
Citizens', Pa.	March 7, 1849	607,260 58	580,486 08	26,774 50	.....	500,000 00	5.35	.....
Commercial, Cal.	Feb. 26, 1872	431,725 06	329,421 13	102,303 93	.....	200,000 00	51.15	.....
Concordia, Wis.	March 7, 1870	406,228 71	316,607 23	89,621 48	....	200,000 00	44.81	.....
Connecticut, Conn.	June —, 1850	1,837,729 20	1,555,311 32	282,417 88	.....	1,000,000 00	28.24	.....
Detroit, F. & M., Mich.	Feb. 1, 1866	720,257 37	425,455 01	294,802 36	.....	300,000 00	98.27	.....
Eliot, Mass.	Dec. 31, 1872	377,663 97	289,028 78	88,635 19	... .	200,000 00	44.32	.....
Equitable, F. & M., R. I.	May —, 1859	500,041 74	448,601 86	51,439 88	.....	200,000 00	17.14	.....
Fire Association, Pa.	March 27, 1820	4,110,226 11	3,465,160 82	645,065 29	.....	500,000 00	129.01	.....
Fire Ins. Co., County of Phila, Pa.	May 3, 1832	641,027 24	539,781 40	101,245 84	.....	400,000 00	25.31	.....
Fireman's Fund, Cal.	May 3, 1863	1,473,025 76	1,278,474 90	194,550 86	.....	750,000 00	25.94	.....
Firemen's, Md.	Dec. —, 1825	511,969 92	440,950 83	71,019 15	.....	378,000 00	18.79	.....
Firemen's, N. J.	Dec. 3, 1855	1,383,228 48	651,236 20	731,992 28	.....	500,000 00	146.40	.....
Firemen's, Ohio	April —, 1856	423,428 63	405,187 71	18,240 92	... .	250,000 00	7.30	.....
First National, Mass.	April —, 1868	258,253 38	272,637 80	.....	14,384 42	200,000 00	.....	7.19
Franklin, Pa.	April 22, 1829	3,118,713 45	2,268,451 08	850,263 37	....	400,000 00	212 57	.....
German, Pa.	March —, 1862	431,791 88	330,758 86	101,033 02	.....	200,000 00	50.52	.....
Germania, N. J.	March 17, 1870	224,542 24	244,553 34	.....	20,011 10	200,000 00	.....	10.01
Girard, Pa.	March —, 1853	1,256,867 49	694,716 12	562,151 37	.....	300,000 00	187.38	.....
Hartford, Conn.	May —, 1810	4,541,239 82	3,207,643 91	1,330,595 91	.....	1,250,000 00	106.44	.....
Ins. Co. of North America, Pa.	April 14, 1794	8,993,942 33	5,859,731 68	3,134,210 65	.....	3,000,000 00	104.45	.....
Ins. Co. of State of Penn., Pa.	April 18, 1794	699,489 36	479,845 71	219,643 65	.....	200,000 00	109.82	.....
Manufacturers', Mass.	Jan. 9, 1873	1,082,410 13	1,070,385 00	12,025 13	.....	500,000 00	3.67	... .
Mechanics', Pa.	April 19, 1854	538,537 36	433,134 82	105,402 54	.....	250,000 00	42.16	.....
Mercantile, F. & M., Mass.	Feb. 11, 1823	706,944 25	528,478 07	178,466 18	.....	400,000 00	44.62	.....
Mercantile, Ohio.	Nov. —, 1871	361,586 11	274,799 89	86,786 22	.....	200,000 00	43.39	.....
Merchants', N. J.	Feb. —, 1858	1,221,238 16	844,111 66	377,126 50	.....	400,000 00	94.28	.....
Merchants', R. I.	May 15, 1851	424,322 41	369,200 17	55,122 24	....	200,000 00	27.56	.....

TABLE No. XIV.—(*Continued*).

JOINT-STOCK AND FIRE-MARINE COMPANIES OF OTHER STATES.

COMPANIES.	Date of organization or incorporation.	Total assets.	Total liabilities including capital.	Surplus over liabilities.	Impairment of capital.	Paid up capital.	Percentage of surplus.	Percentage of impairment.
Michigan, Mich	Feb. 8, 1881	287,607 97	252,465 98	35,141 99	.....	200,000 00	17.57	.....
National, Conn	Nov. 27, 1871	1,774,504 65	1,320,419 08	454,085 57	.....	1,000,000 00	45.41	.....
Neptune, F. & M., Mass	Dec. 24, 1872	505,827 13	430,295 35	75,531 78	.....	300,000 00	25.18	.....
Newark Fire, N. J	May 14, 1810	669,616 39	388,906 62	280,709 77	.....	250,000 00	112.28	.....
New Hampshire, N. H	.... —, 1869	965,147 93	758,985 28	206,162 65	.....	500,000 00	41.23	.....
New Orleans, La	.... —, 1805	835,493 69	794,325 59	41,168 10	.....	500,000 00	8.23	.....
North American, Mass	Dec. —, 1872	332,792 58	270,149 88	62,642 70	.....	200,000 00	31.32	.....
Northwestern National, Wis	Feb. 20, 1869	1,181,398 16	950,184 57	231,213 59	.....	600,000 00	38.54	.....
Orient, Conn	June —, 1867	1,411,894 41	1,341,409 45	70,484 96	.....	1,000,000 00	7.05	.....
Pennsylvania, Phila, Pa	March —, 1825	2,322,821 52	1,425,036 85	897,784 67	.....	400,000 00	224.45	.....
Pennsylvania, Pittsburgh, Pa	Feb. —. 1854	313,466 23	282,414 90	31,051 33	.....	200,000 00	15.53	.....
Phœnix, Conn	May —. 1854	4,435,048 88	3,413,057 18	1,021,991 70	.....	2,000,000 00	51.10	.....
Prescott, Mass	Dec. 27, 1872	368,288 03	353,847 75	14,440 28	.....	200,000 00	7 22	.....
Providence Washington, R. I	.... —, 1799	1,060,874 09	1,043,678 24	17,195 85	.....	400,000 00	4.30	.....
St. Paul, F. & M., Minn	May —, 1865	1,101,027 87	856,562 44	244,465 43	.....	500,000 00	48.89	.....
Security, Conn	.... —, 1841	358,592 47	327,897 59	30,694 88	.....	200,000 00	15.35	.....
Shoe and Leather, Mass	Dec. 26, 1872	1,002,828 20	999,259 48	3,568 72	.....	600,000 00	.60	.....
Springfield, Mass	.... —, 1849	2,585,633 82	2,181,688 33	400,945 49	.....	1,000,000 00	40 09	.....
Spring Garden, Pa	April 28, 1835	1,182,588 28	774,256 19	408,332 09	.....	400,000 00	102.08	.....
Sun, Cal	Feb. 1, 1882	429,446 08	397,097 90	32,348 18	.....	300,000 00	10.78	.....
Traders', Ill	Feb. —, 1865	1,153,182 12	803,563 72	349,618 40	.....	500,000 00	69.92	.....
Union, Cal	April 28, 1865	1,134,099 95	977,997 48	156,102 47	.....	750,000 00	20.72	.....
Union, Pa	Feb. 6, 1804	1,391,111 97	1,366,001 88	25,110 09	.....	1,000,000 00	2.51	.....
United Firemen's, Pa	April 2, 1860	781,013 51	710,951 72	70,061 79	.....	300,000 00	23.35	.....
Washington, Mass	Dec. 31, 1872	1,595,550 34	1,411,789 72	183,760 62	.....	1,000,000 00	18.38	.....
Totals of J.-S. F. & F.-M. Ins. Cos. of other States	.....	$82,514,343 12	$62,292,671 79	$20,246,898 85	$34,395 52	$34,428,000 00	59.50	8.60
Totals N. Y. J.-S. F. & F. M. Ins. Cos	.....	58,916,097 68	41,468,700 89	17,447,396 79	.....	22,037,020 00	79.17	.....
Aggregate	.....	$141,430,440 80	$103,761,372 68	$37,694,295 64	$34,395 52	$56,465,020 00	67.05	8.60

TABLE No. XV.

Showing the BUSINESS *done* IN THE STATE OF NEW YORK, *by United States Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies, and by United States Branches of Foreign Fire Insurance Companies, authorized to transact business in this State, for the year ending December* 31, 1883.

NEW YORK STATE JOINT-STOCK FIRE INSURANCE COMPANIES.

COMPANIES.	Fire premiums received.	Fire losses paid.	Losses Incurred and Estimated Expenses.			Balance.		Risks Written.		Ratio of Fire Losses Incurred to	
			Fire losses incurred.	Estimated expenses at 30 per cent of receipts.	Total.	Profit.	Loss.	Fire.	Marine and inland.	Fire risks written.	Fire premiums received.
Agricultural	$258,043 06	$136,406 15	$137,716 29	$77,412 92	$215,129 21	$42,913 85	.....	$36,714,507	.....	.38	53.37
Albany	53,556 89	18,699 90	19,259 83	16,067 07	35,326 90	18,229 99	.....	7,919,320	.....	.24	35.96
American	122,554 86	35,001 17	69,279 86	36,766 46	106,046 32	16,508 54	.....	54,545,618	.....	.13	56.53
American Exchange	32,215 87	7,697 04	7,609 79	*28,321 36	35,931 15	.....	$3,685 28	8,436,424	$44,300	.09	23.59
Broadway	35,021 83	9,496 49	9,147 53	*24,667 47	33,815 00	1,206 83	.....	12,812,306	.....	.07	26.12
Brooklyn	66,551 13	20,933 99	22,571 10	*30,813 36	53,384 46	13,166 67	.....	15,315,649	.....	.15	33.92
Buffalo	32,209 00	15,493 11	13,837 57	9,662 70	23,500 27	8,708 73	.....	3,063,577	5,203,500	.45	42.96
Buffalo German	125,381 27	44,353 32	44,291 32	37,614 38	81,905 70	43,475 57	.....	21,844,514	.....	.20	35.33
Citizens'	203,773 47	87,193 93	97,752 40	61,132 04	158,884 44	44,889 03	.....	43,354,566	.....	.23	47.97
City	38,211 81	6,209 43	6,229 43	*35,572 02	41,801 45	.....	3,589 64	9,751,235	.....	.06	16.30
Clinton	82,167 43	29,845 18	35,260 18	24,650 23	59,910 41	22,257 02	.....	13,409,174	.....	.26	42.91
Commerce	65,857 82	31,124 14	31,266 65	19,757 35	51,024 00	14,833 82	.....	8,376,313	.....	.37	47.48
Commercial	95,634 24	73,554 88	76,102 93	28,690 27	104,793 20	.....	9,158 96	16,421,4 0	7,506,327	.46	79.57
Continental	382,683 44	161,129 74	162,086 50	114,805 03	276,891 53	105,791 91	.....	88,095,754	146,882,178	.18	42.36
Eagle	110,403 86	29,093 14	26,394 72	*59,273 31	85,668 03	24,735 83	.....	29,416,176	.....	.09	23.91
Empire City	41,452 40	10,493 24	9,235 41	12,435 72	21,701 13	19,751 27	.....	7,666,027	.....	.12	22.35
Exchange	61,580 65	31,837 63	27,848 98	19,374 20	47,223 18	17,357 47	.....	11,374,934	1,606,232	.24	43 12
Farragut	76,223 95	36,624 90	45,019 62	22,867 19	67,886 81	8,337 14	.....	20,251,951	.....	.22	59.06
Fireman's Trust	24,043 67	21,630 36	25,926 84	7,213 10	33,139 94	.....	9,096 27	3,092,329	.....	.84	107.83
Firemen's	51,302 69	12,718 99	9,712 07	15,390 81	25,102 88	26,199 81	.....	9,551,367	.....	.10	18.93
Franklin & Empor'm	65,294 61	46,449 64	45,649 11	19,588 38	65,237 49	57 12	.....	10,559,857	98,950	.43	69.91
German American	645,081 39	261,562 30	268,399 64	193,524 42	461,924 06	183,157 33	.....	142,785,797	.....	.18	41.61
Germania	292,528 34	112,122 49	109,612 87	87,758 50	197,371 37	95,156 97	.....	52,956,755	.....	.21	37.47

* Actual expenses.

TABLE No. XV — (*Continued*).

COMPANIES.	Fire premiums received.	Fire losses paid.	Losses Incurred and Estimated Expenses.			Balance.		Risks Written.		Ratio of Fire Losses Incurred to	
			Fire losses incurred.	Estimated expenses at 30 per cent. of receipts.	Total.	Profit.	Loss.	Fire.	Marine and inland.	Fire risks written.	Fire premiums received.
Glens Falls	$179,677 75	$86,040 21	$87,315 84	$53,903 33	$141,219 17	$38,458 58	.....	$21,684,506	.....	.40	48.60
Globe	77,823 90	33,374 31	36,020 16	23,347 17	59,367 33	18,456 57	.....	21,710,587	.....	.16	46.28
Greenwich	391,524 32	203,852 98	201,522 56	117,457 30	318,979 86	72,544 46	.....	98,895,391	$31,131,521	.20	51.47
Guardian	24,900 00	13,550 00	13,550 00	7,470 00	21,020 00	3,880 00	.....	3,176,212	.....	.43	54.42
Hamilton	70,709 31	26,266 79	26,739 93	21,212 79	47,952 72	22,756 59	.....	12,315,393	12,500	.22	37.82
Hanover	250,183 37	112,223 17	119,656 26	75,055 01	194,711 27	55,472 10	.....	40,937,698	.....	.29	47.83
Home	609,300 73	280,754 49	285,555 23	182,790 22	468,345 45	140,955 28	.....	92,156,718	.....	.31	46.87
Howard	92,129 33	59,701 27	61,257 59	27,638 80	88,896 39	3,232 94	.....	17,702,663	.....	.35	66.49
Irving	41,568 08	19,575 27	21,529 34	12,470 42	33,999 76	7,568 32	.....	4,035,471	.....	.53	51.79
Jefferson	39,934 51	16,328 64	16,343 64	11,980 35	28,323 99	11,610 52	.....	9,929,889	.....	.16	40.93
Kings County	56,518 27	16,625 50	13,948 00	16,955 48	30,903 48	25,614 79	.....	10,903,939	.....	.13	24.86
Knickerbocker	53,172 84	12,948 11	10,891 89	*27,375 84	38,267 73	14,905 11	.....	10,677,516	.....	.10	20.48
La Fayette	69,274 51	30,829 47	40,546 12	20,782 35	61,328 47	7,946 04	.....	8,387,414	32,500	.48	58.53
Long Island	151,164 11	59,305 60	62,672 00	45,349 23	108,021 23	43,142 88	.....	32,555,300	.....	.19	41.46
Manuf. & Builders'	98,847 14	41,574 50	42,819 49	29,654 14	72,473 63	26,373 51	.....	21,067,897	.....	.20	43.32
Mechanics'	81,375 93	54,038 76	51,189 51	24,412 78	75,602 29	5,773 64	.....	15,192,908	.....	.34	62.66
Mechanics & Traders'	72,773 02	51,262 70	58,228 70	21,831 91	80,060 61	.....	7,287 59	7,817,707	2,191,890	.74	80.01
Mercantile	26,878 89	9,947 35	7,967 93	8,063 67	16,031 60	10,847 29	.....	4,883,293	.....	.16	29.64
Merchants'	87,265 74	34,934 03	37,638 03	26,179 72	63,817 75	23,447 99	.....	15,777,931	.....	.24	43.13
Montauk	77,371 54	42,413 01	43,033 90	23,211 46	66,245 36	11,126 18	.....	12,255,962	.....	.35	55.62
Nassau	48,500 00	17,760 13	14,958 16	*32,044 74	47,002 90	1,497 10	.....	11,280,000	54,250	.13	20.84
National	105,923 13	37,902 34	46,823 27	31,776 94	78,600 21	27,322 92	.....	20,045,071	.....	.23	44.21
New York Bowery	156,353 04	96,798 87	106,623 43	46,905 91	153,529 34	2,833 70	.....	32,752,901	.....	.33	68.19
New York Equitable	37,664 00	7,348 00	5,074 00	11,299 20	16,373 20	21,290 80	.....	10,835,500	.....	.05	13.47
New York Fire	116,942 64	67,500 00	70,245 00	35,082 79	105,327 79	11,614 85	.....	16,264,922	.....	.43	60.07
Niagara	231,849 26	137,451 87	137,262 40	69,554 78	206,817 18	25,032 08	.....	33,021,226	.....	.42	59.20
North River	19,738 29	1,209 02	1,329 02	*18,388 01	19,717 03	21 26	.....	5,194,802	.....	.03	6.68
Pacific	114,701 61	45,124 67	55,894 97	34,410 48	90,305 45	24,396 16	.....	21,006,525	.....	.27	48.73
Park	64,011 15	35,541 00	38,140 00	*30,275 39	68,415 39	.....	4,404 24	11,888,500	.....	.32	59.58
People's	66,618 74	19,356 00	21,699 00	19,985 62	41,684 62	24,934 12	.....	9,823,812	.....	.22	32.57

Peter Cooper	24,173 40	6,735 80	4,185 00	*16,557 89	20,742 89	3,430 51	.....	10,782,827	.....	.04	17.31
Phenix	485,586 18	185,735 77	174,177 20	145,675 85	319,853 05	165,733 05	.....	102,927,197	33,398,761	.17	35.87
Re-Assurance	13,040 28	189 60	1,689 60	3,912 08	5,601 68	7,438 60	.....	2,024,576	.....	.08	12.96
Rochester German	101,294 61	54,339 22	57,256 84	30,388 38	87,645 22	13,649 39	.....	12,441,198	.....	.46	56.52
Rutgers	45,706 26	14,559 09	16,242 10	13,711 88	29,953 98	15,752 28	.....	9,206,901	.....	.20	35.54
Standard	51,562 88	22,805 46	22,618 10	15,468 86	38,086 96	13,475 92	.....	11,618,916	.....	.11	43.86
Star	143,445 90	56,220 74	70,834 43	43,033 77	113,868 20	29,577 70	.....	20,822,111	.....	.34	49.68
Sterling	61,765 07	23,316 65	20,846 82	18,529 52	39,376 34	22,388 73	.....	10,573,968	.....	.20	38.75
Stuyvesant	79,124 49	31,281 43	35,791 50	*37,361 30	73,152 80	5,971 69	.....	17,358,438	.....	.21	45.23
Union	25,920 69	8,070 47	8,070 47	*9,900 70	17,971 17	7,949 52	.....	8,333,997	.....	.24	31.13
United States	39,018 03	12,616 29	17,246 29	11,705 41	28,951 70	10,066 33	.....	9,402,971	1,045,164	.18	44.20
Westchester	172,873 73	89,480 17	89,446 06	51,862 12	141,308 18	31,565 55	.....	25,634,425	.....	.35	51.71
Williamsburgh City	303,690 11	117,044 73	123,370 16	91,107 03	214,477 19	89,212 92	.....	54,833,695	.....	.22	40.62
Totals	$8,026,700 51	$3,533,639 64	$3,678,490 58	$2,579,438 91	$6,257,929 49	$1,805,993 00	$37,221 98	$1,553,364,867	$278,208,073	24	45.83

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna, Conn	$488,239 18	$316,971 64	$299,425 63	$146,471 75	$445,897 38	$42,341 80	.....	$59,495,427	$40,029 670	.54	61.33
American, Mass	26,761 62	15,998 33	12,932 31	8,028 49	20,960 80	5,800 82	.....	4,790,978	.....	.29	48.33
American, N. J	33,059 00	16,535 46	20,987 71	9,917 70	30,905 41	2,153 59	.....	4,811,181	.....	.44	63.49
American, Pa	94,813 30	58,792 48	61,263 31	28,413 99	89,707 30	5,106 00	.....	12,202,337	.....	.50	64.61
American Central, Mo	28,073 88	4,596 02	9,045 17	8,422 16	17,467 33	10,606 55	.....	3,209 654	.....	.28	92.22
Atlantic, F. & M., R.I.	13,321 75	8,976 89	9,416 10	3,996 53	13,412 63	.....	90 88	1,901,206	.....	.50	70.68
Bitman's, F. & M., Pa.	24,188 85	7,387 29	7,522 95	7,256 66	14,779 61	9,409 24	.....	2,783,240	.....	.26	31.10
California, Cal	7,819 00	2,646 43	2,646 43	2,345 70	4,992 13	2,826 87	.....	1,214,150	.....	.22	33.85
Citizens', Pa	29,472 49	13,317 18	13,317 18	8,841 75	22,158 93	7,313 56	.....	3,373,520	2,147,859	.39	45.19
Commercial, Cal	14,835 25	8 98	8 98	4,450 58	4,459 56	10,375 69	.....	2,530,086	.....	.....	.....
Concordia, Wis	3,093 12	.....	.....	927 94	927 94	2,165 18	.....	410,440	.....	.....	.....
Connecticut, Conn	128,543 36	72,189 27	71,017 87	38,563 00	109,580 87	18,962 49	.....	13,007,400	.....	.55	55.25
Detroit, F. & M., Mich	7,761 79	4,946 40	4,946 40	2,328 54	7,274 94	486 85	.....	995,142	65,408	.49	63.73
Eliot, Mass	19,558 11	14,242 90	14,588 90	5,867 43	20,456 33	.....	898 23	2,749,726	.....	.53	74.59
Equit'ble, F. & M., R.I	35,850 06	17,985 01	15,066 00	10,755 02	25,821 02	10,029 04	.....	4,705,807	.....	.32	42.03
Fire Asso. of Phil., Pa	235,884 36	151,306 13	154,260 99	70,765 30	225,026 29	10,858 07	.....	23,018,088	.....	.67	65.40
F. I. Co. Co. Phil., Pa.	27,977 95	9,744 25	11,718 41	8,393 39	20,111 83	7,866 12	.....	2,931,820	.....	.40	41.89
Fireman's Fund, Cal.	62,233 15	32,028 46	34,842 01	18,669 95	53,511 96	8,721 19	.....	9,365,661	.....	.38	55.99
Firemen's, Md	16,893 58	2,627 14	3,252 14	5,068 07	8,320 21	8,573 37	.....	2,503,676	.....	.13	19.25
Firemen's, N. J	40,220 95	26,636 07	27,231 49	12,066 28	39,297 77	923 18	.....	5,729,084	.....	.48	67.70
Firemen's Ohio	28,569 96	16,595 41	17,310 64	8,570 09	26,081 33	2,489 63	.....	3,110,111	.....	.56	61.29
First National, Mass.	10,482 94	20,483 95	17,508 03	3,144 88	20,650 91	.....	10,167 97	950,763	.....	1.83	166.99
Franklin, Pa	87,749 61	47,923 73	47,923 73	26,324 88	74,248 61	13,501 00	.....	10,399,106	.....	.46	54.61
German, Pa	33,049 99	18,334 49	18,784 49	9,915 00	28,699 49	4,350 50	.....	3,530,231	.....	.53	56.83
Germania, N. J	21,090 67	17,425 12	18,525 12	6,327 20	24,852 32	.....	3,761,65	1,753,303	.....	1.06	87.83

*Actual expenses.

TABLE No. XV.—(*Continued.*)

COMPANIES.	Fire premiums received.	Fire losses paid.	Losses Incurred and Estimated Expenses.			Balance.		Risks Written.		Ratio of Fire Losses Incurred to	
			Fire losses incurred.	Estimated expenses at 30 per cent of receipts.	Total.	Profit.	Loss.	Fire.	Marine and inland.	Fire risks written.	Fire premiums received.
Girard F. & M., Pa...	$13,733 25	$7,809 09	$6,087 74	$4,119 98	$10,207 72	$3,525 53	.....	$1,518,091	.....	.40	44.33
Hartford, Conn	296,802 44	194,069 45	199,910 65	89,040 73	288,951 38	7,851 06	.....	31,757,815	.....	.63	67.35
Ins. Co. of N. Am. Pa	198,106 31	134,072 08	133,549 67	59,431 89	192,981 56	5,124 75	.....	22,293,960	$62,591,316	.60	67.31
Ins. Co. of State of Pa	31,050 82	16,216 07	18,366 07	9,315 25	27,681 32	3,369 50	.....	3,679,278	15,057,093	.50	59.15
Manuf., F. & M., Mass	139,926 43	109,775 77	127,875 03	41,977 93	169,852 96	....	$29,926 53	30,290,625	10,000	.42	91.39
Mechanics' Pa.....	30,672 16	8,106 12	8,393 19	9,201 65	17,594 84	13,077 32	.....	4,200,031	.....	.19	27.36
Mer'le, F. & M., Mass.	16,163 47	18,691 23	11,070 60	4,849 04	15,919 64	243 83	.....	3,193,998	.....	.35	68.49
Mercantile, Ohio.....	7,835 11	2,238 75	2,238 75	2,350 53	4,589 28	3,245 83	.....	1,023,835	.....	.22	28.57
Merchants', N. J.....	92,347 62	60,387 47	59,117 57	27,704 29	86,821 86	5,525 76	.....	14,129,287	.....	.41	64.02
Merchants', R. I.....	39,220 43	27,449 52	25,696 28	11,766 13	37,462 41	1,758 02	.....	4,805,105	.....	.53	65.62
Mich. F. & M., Mich.	14,744 37	1,311 41	1,311 41	4,423 31	5,734 72	9,009 65	.....	1,684,782	.....	.08	8.88
National, Conn.....	46,163 49	38,852 40	32,839 94	13,849 05	46,688 99	.....	525 50	5,252,969	.....	.63	71.14
Nept'e F. & M., Mass.	17,756 07	9,998 13	11,988 13	5,326 82	17,314 95	441 12	.....	2,044,495	.....	.59	67.52
Newark Fire, N. J...	49,247 81	30,218 85	27,608 44	14,774 34	42,382 78	6,865 03	.....	6,446,872	.....	.43	56.06
N. Hampshire, N. H.,	57,319 17	46,138 95	33,810 89	17,195 75	51,006 64	6,312 53	.....	5,979,808	.....	.57	58.99
New Orleans, La.....	64,348 92	79,231 65	74,439 22	19,304 68	93,743 90	.....	29,394 98	7,918,903	.....	.94	115.68
North American, Mass	16,025 37	4,549 53	4,614 34	4,807 61	9,421 95	6,603 42	.....	3,353,521	.....	.14	28.79
Northwes'n Nat., Wis	15,988 28	5,138 32	3,063 32	4,796 48	7,859 80	8,128 48	.....	2,178,540	.....	.14	19.16
Orient, Conn.....	62,941 06	37,046 10	35,597 82	18,882 32	54,480 14	8,460 92	.....	7,235,236	.....	.49	56.56
Pennsylva., Phil., Pa.	105,938 30	73,599 05	73,868 47	31,781 49	105,649 96	288 34	.....	11,806,143	.....	.63	69.73
Pennsyl. Pittsb'g, Pa.	34,380 99	23,194 76	23,772 31	10,314 29	34,086 60	294 39	.....	3,994 138	.....	.60	69.14
Phœnix, Conn.....	252,829 92	194,374 28	176,368 00	75,848 98	252,216 98	612 94	.....	27,472 556	.....	.65	69.76
Prescott, Mass	38,723 30	33,301 13	39,957 78	11,616 99	51,574 77	.....	12,851 47	3,582,981	.....	1.11	103.19
Provid'ce Wash., R. I	110,473 50	56,773 21	70,870 63	33,142 05	104,012 68	6,460 82	.....	23,467,071	33,018,110	.30	64.15
St. Paul F. & M., Min	32,356,34	29,333 20	24,204 77	9,706 90	33,911 67	.....	1,555 33	2,810,615	16,623	.86	74.81
Security, Conn.....	24,032 66	14,925 44	14,067 12	7,209.80	21,276 92	2,755 74	.....	2,814,255	12,113,496	.50	58.53
Shoe and Leath. Mass	50,516 63	32,250 16	34,922 63	15,154 99	50,083 62	433 01	.....	6,446,429	6,553,569	.54	69.14
Springfield, Mass	139,176 59	110,160 64	102,624 84	41,752 97	144,377 81	.....	5,201 22	14,223,672	.....	.72	73.74
Spring Garden, Pa...	21,382 78	1,912 51	2,215 00	6,414 83	8,629 83	12,752 95	.....	2,522,365	.....	.09	10.36
Sun, Cal.....	7,461 45	1,100 00	1,100 00	2,238 44	3,338 44	4,123 01	.....	822,493	.....	.13	14.74
Traders', Ill.....	59,907 53	19,739 90	21,564 23	17,972 26	39,536 49	20,371 04	.....	5,543,588	.....	.39	36.00
Union, Cal.....	15,931 38	12,515 71	12,545 71	4,779 41	17,325 12	....	1,393 74	2,015,269	.....	.62	78.76

Union, Pa.....	24,143 97	36,882 34	32,542 49	7,243 19	39,785 68	.....	15,641 71	4,254,202	23,708,048	.74	134.78
United Firemen's, Pa	25,848 96	14,283 05	15,095 51	7,754 69	22,850 20	2,998 76	.....	2,431,536	.....	.62	54.91
Washington, Mass...	34,917 21	13,644 35	17,853 00	10,475 16	28,328 16	6,589 05	.....	4,985,417	.....	.36	51.42
Totals	$3,707,958 01	$2,396,999 05	$2,374,897 27	$1,112,387 40	$3,487,284 67	$332,082 54	$111,409 20	$459,752,127	$195,311,192	.52	64.06

MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Farmers, York, Pa...	$28,376 85	$16,597 52	$12,982 23	$8,513 06	$21,495 29	$6,881 56	.....	$3,256,100	.....	.40	45.75

FOREIGN FIRE INSURANCE COMPANIES—UNITED STATES BRANCHES.

British America, Tor.	$58,201 55	$28,247 80	$37,305 57	$17,460 47	$54,766 04	$3,435 51	.....	$5,569,472	$192,616	.67	64 10
City of London, Lon.	128,465 33	77,648 29	77,912 65	38,539 60	116,452 25	12,013 08	.....	14,118,770	.....	.55	60.65
Commerc'l Un'n' Lon	355,719 41	319,232 39	370,592 86	106,715 82	477,308 68	.....	$121,589 27	59,135,403	.....	.63	104.18
Fire Ins. Ass'n, Lon.	118,875 91	81,632 55	99,989 69	35,662 77	135,652 46	.....	16,776 55	16,170,807	.....	.62	84.11
Guardian, London..	268,254 60	111,453 95	124,355 69	80,476 38	204,832 07	63,422 53	.....	46,137,512	.....	.27	46.36
Hamburg-Bremen, Hg	143,034 41	116,585 57	111,330 57	42,910 32	154,240 89	.....	11,206 48	16,541,013	.....	.67	77.84
Imperial, London....	281,210 38	159,964 27	151,063 40	84,363 11	235,426 51	45,783 87	.....	27,615,590	.....	.54	53.71
Lancashire, Manches.	253,720 33	137,043 80	138,051 60	76,116 10	214,167 70	39,552 63	.....	37,284,847	.....	.37	54.41
Lion, London	57,271 15	28,429 96	29,569 61	17,181 35	46,750 96	10,520 19	.....	5,021,320	.....	.59	51.63
Liv. & Lon. & Gl., Liv	782,196 64	473,981 19	448,607 46	234,658 99	683,266 45	98,930 19	.....	127,930,511	.....	.35	57.30
Lon. & Lancash'e, Liv	329,545 71	224,163 91	227,512 81	98,863 71	326,376 52	3,169 19	.....	56,526,670	.....	.40	69.04
Lon. & Provinc'l, Lon	125,537 92	95,950 73	110,329 63	37,661 38	147,991 01	.....	22,453 09	18,937,181	.....	.79	87.89
Lon Assur. Cor., Lon.	159,159 08	125,758 07	127,669 00	47,747 72	175,416 72	.....	16,257 64	30,667,865	.....	.42	80.22
N'th Brit. & Mer., Lon	383,809 00	311,269 00	322,606 00	115,142 70	437,748 70	.....	53,939 70	87,810,084	.....	.37	84.05
N'th German, Ham'g.	49,244 17	25,209 53	26,564 44	14,773 25	41,337 69	7,906 48	.....	6,216,993	.....	.43	53.94
Northern Assur., Lon	141,398 61	109,006 06	112,341 79	42,419 58	154,761 37	.....	13,362 76	21,271,166	.....	.53	79.45
Norwich Union, Nor.	170,044 13	92,137 06	92,137 06	51,013 24	143,150 30	26,893 83	.....	31,185,245	.....	.30	54.18
Phœnix, London.....	194,553 83	115,438 33	148,116 00	58,366 15	206,482 15	.....	11,928 32	37,369,837	.....	.40	76.13
Queen, Liverpool ...	236,215 41	102,416 88	90,017 56	70,864 62	160,882 18	75,333 23	.....	41,398,176	.....	.22	38.11
Royal, Liverpool.....	702,924 03	414,131 17	397,529 50	210,877 21	608,406 71	94,517 32	.....	122,486,375	.....	.32	56.55
Scot. U'n & Nat., Ed.	62,060 60	30,476 56	28,072 37	18,618 18	46,690 55	15,370 05	.....	5,396,574	.....	.52	45.23
Sun Fire Office, Lon.	234,187 15	141,407 51	149,592 78	70,256 15	219,848 93	14,338 22	.....	23,347,671	.....	.64	63.85
Transatlantic, Ham'g	47,959 46	38,463 88	38,372 07	14,387 84	52,759 91	.....	4,800 45	6,255,915	.....	.61	80.01
United F Rein . Man.	155,624 00	117,290 70	127,323 00	46,687 20	174,010 20	.....	18,386 20	15,965,485	.....	.80	81.87
Western, Toronto....	88,262 42	61,058 43	63,048 79	26,478 73	89,527 52	.....	1,265 10	8,698,486	.....	.74	71.43
Totals	$5,527,475 23	$3,538,397 59	$3,650,011 90	$1,658,242 57	$5,308,254 47	$511,186 32	$291,965 56	$864,058,968	$192,616	.42	66.03

TABLE No. XV — (*Continued*).

RECAPITULATION.

COMPANIES.	Fire premiums received.	Fire losses paid.	Losses Incurred and Estimated Expenses.			Balance.		Risks Written.		Ratio of Fire Losses Incurred to	
			Fire losses incurred.	Estimated expenses at 30 per cent of receipts.	Total.	Profit.	Loss.	Fire.	Marine and inland.	Fire risks written.	Fire premiums received.
N. Y. State J.-S. Fire and F.-Mar. Ins. Cos	$8,026,700 51	$5,533,639 64	$3,678,490 58	$2,579,438 91	$6,257,929 49	$1,805,993 00	$37,221 98	$1,553,364,867	$278,208,073	.24	45.83
J.-S. Fire and F.-Mar. Ins. Cos. oth. States	3,707,958 01	2,396,999 05	2,374,897 27	1,112,387 40	3,487,284 67	332,082 54	111,409 20	459,752,127	195,311,192	.52	64.06
Mutual Fire Ins. Co. of State of Penn...	28,376 85	16,597 52	12,982 23	8,513 06	21,495 29	6,881 56	.....	3,256,100	.....	.40	45.75
Foreign Fire Ins. Cos. U. S. Branches.....	5,527,475 23	3,538,397 59	3,650,011 90	1,658,242 57	5,308,254 47	511,186 32	291,965 56	864,058,968	192,616	.42	66.03
Aggregate.....	$17,290,510 60	$9,485,633 80	$9,716,381 98	$5,358,581 94	$15,074,963 92	$2,656,143 42	$440,596 74	$2,880,432,062	$473,711,881	.34	56.21

TABLE XVI.

Showing name, location and names of officers of each Fire, Fire-Marine and Marine Insurance Company now authorized to transact business in this State, and names and residences of attorneys for other States and foreign Companies on whom process can be served.

NAME OF COMPANY.	Location.	Date of organization or admission.	Officers.		Attorneys on Whom Process may be served.	
			President.	Secretary.	Name.	Residence.
Ætna	Hartford, Conn	Jan. 1, 1850	Lucius J. Hendee	Jotham Goodnow	Garrett A. Van Allen	Albany, N. Y.
Agricultural	Watertown, N. Y.	Feb. 17, 1853	Isaac Munson	H. M. Stevens		
Albany	Albany, N. Y.	March 8, 1811	J. Howard King	John E. McElroy		
American	Boston, Mass.	Feb. 21, 1851	Francis Peabody	J. W. Field	Robert O. Glover	61 William st., N. Y.
American Fire	120 Broadway, N. Y.	April 30, 1857	James M. Halstead	David Adee		
American Central	St. Louis, Mo	Sept. 9, 1870	George T. Cram	Charles Christensen	Samuel Jacoby	103 Broad st., N. Y.
American Exchange Fire	61 Liberty street, N. Y.	March 1, 1859	William Raynor	Thomas Clark, Jr.		
American Fire	Philadelphia, Pa	Jan. 1, 1850	T. H. Montgomery	Albert C. L. Crawford	J. Montgomery Hare	206 Broadway, N. Y.
American	Newark, N. J.	Dec. 23, 1872	F. H. Harris	J. H. Worden	David L. Kirby	1 Pine st., N. Y.
Atlantic F. & M.	Providence, R. I.	May 2, 1872	Jeremiah S. Parish	T. W. Hayward	Frank W. Parker	78 Cedar st., N. Y.
Atlantic Mutual	51 Wall street, N. Y.	April 11, 1842	John D. Jones	Joseph H. Chapman		
Boatman's F. & M.	Pittsburgh, Pa.	March 21, 1881	Oliver P. Scaife	Earl S. Gardner	George H. Pell	55 Liberty st., N. J.
Boston Marine	Boston, Mass.	March 2, 1874	R. B. Fuller	Thomas H. Lord	Herbert Fuller	43 Wall st., N. Y.
Boylston Mutual	Boston, Mass.	Dec. 1, 1874	Joseph W. Balch	Washington Glover	Henry Despard	60 Wall st., N. Y.
British America	Toronto, Ontario	July 17, 1874		Silas P. Wood	John M. Whiting	165 Broadway, N. Y.
British and Foreign Mar.	Liverpool, England	Aug. 7, 1876	Thomas Chilton	W. D. Pritt	L. Allyn Wight	65 Wall st., N. Y.
Broadway	158 Broadway, N. Y.	Dec. 17, 1849	Hiram M. Forrester	John Wray		
Brooklyn	22 Court street, Brooklyn	April 3, 1824	Francis P. Furnald	B. T. Rhoads, Jr.		
Buffalo	Buffalo, N. Y.	July 15, 1874	Pascal B. Pratt	Edward B. Smith		
Buffalo German	Buffalo, N. Y.	Feb. 15, 1867	Philip Becker	O. J. Eggert		
California	San Francisco, Cal.	Aug. 9, 1883	C. I. Hopkins	L. L. Bromwell	Samuel R. Weed	6 Pine st., N. Y.
China Mutual	Boston, Mass.	Jan. 28, 1881	W. Perkins	George L. Deblois	N. W. S. Catlin	16 Exch. Pl., N. Y.
Citizens'	156 Broadway, N. Y.	April 28, 1836	James M. McLean	Frank M. Parker		
Citizens'	Pittsburgh, Pa.	March 20, 1882	Wm. G. Johnston	Walter Morris	A. C. Milne	393 Canal st., N. Y.
City Fire	111 Broadway, N. Y.	April 26, 1833	Samuel Townsend	David J. Blauvelt		
City of London	London, England	Feb. 6, 1882			Thomas C. Kendrick	33 Pine st., N. Y.
Clinton Fire	170 Broadway, N. Y.	July 9, 1850	G. T. Patterson, Jr.	C. E. W. Chambers		
Commerce	Albany, N. Y.	May 31, 1859	Adam Van Allen	Richard V. De Witt		
Commercial	San Francisco, Cal.	Feb. 26, 1872	John H. Wise	Charles A. Laton	John C. Mills	33 Pine st., N. Y.
Commercial Fire	157 Broadway, N. Y.	May 14, 1850	David Quackenbush	Walter Lawrence		

TABLE No. XVI—(*Continued*).

NAME OF COMPANY.	Location.	Date of organization or admission.	Officers.		Attorneys on Whom Process Can be Served.	
			President.	Secretary.	Name.	Residence.
Commercial Mutual	57 William street, N. Y.	April 12, 1842	W. I. Comes	Henry D. King		
Commercial Union	London, England	Jan. 13, 1871			Alfred Pell	37 Wall st., N. Y.
Concordia	Milwaukee, Wis	March 7, 1870	Jobst H. Buening	Gustav Wollaeger	G. T. Patterson, Jr.	170 Broadway, N.Y.
Connecticut	Hartford, Conn	Jan. 17, 1872	J. D. Browne	Charles R. Burt	Wm. A. Scott	170 Broadway, N.Y.
Continental	100 Broadway, N. Y.	Jan. 6, 1853	George T. Hope	Cyrus Peck		
Detroit F. and M.	Detroit, Mich.	April 1, 1869	Caleb Van Husan	James J. Clark	Henry T. Smith.	Buffalo, N. Y.
Dutchess County Mutual	Poughkeepsie, N. Y.	April 12, 1836	Peter R. Sleight	Lewis H. Vail		
Eagle Fire Company	71 Wall street, N. Y.	April 4, 1806	Alex. J. Clinton	T. J. Gaines		
Eliot	Boston, Mass.	Jan. 29, 1873	Greenleaf C. George	Alonzo P. Curtis	Elijah R. Kennedy	6 Pine st., N. Y.
Empire City Fire	166 Broadway, N. Y.	Oct. 3, 1850	Wm. A. Burtis	Lindley Murray, Jr		
Equitable F. and M.	Providence, R. I.	Sept. 22, 1860	Fred. W. Arnold	James E. Tillinghast	David Adee	120 Broadway, N.Y.
Erie County Mutual	Buffalo, N. Y.	March 14, 1874	August Beck	Joseph Timmerman		
Exchange Fire	41 Pine street, N. Y.	May 14, 1853	Richard C. Combes	G. W. Montgomery		
Farmers' Fire	York, Pa.	Aug. 30, 1873	G. Edward Hersh	David Strickler	John Mulville	155 Broadway, N.Y.
Farragut Fire	346 Broadway, N. Y.	Jan. 29, 1872	John M. Furman	Samuel Darbee		
Fire Association	Philadelphia, Pa.	Nov. 18, 1872	Jesse Lightfoot	Jacob H. Lex	Henry T. Smith	Buffalo, N. Y.
Fire Ins. Association	London, England	March 8, 1881		J. H. Wellman	John P. Kingsford	51 William st., N.Y.
Fireman's Fund	San Francisco, Cal.	Jan. 2, 1869	David J. Staples	Wm. J. Dutton	James Hendrick	Albany, N. Y.
Fire Ins. Co., Co. of Phila.	Philadelphia, Pa.	May 31, 1881	James N. Stone	John W. Dulles	Elijah R. Kennedy	6 Pine st., N. Y.
Fireman's Trust	201 Montague st., B'klyn.	March 16, 1859	Dwight Johnson	E. B. Wood		
Firemen's	153 Broadway, N. Y.	April 18, 1825	John F. Halsted	P. Hanford Oakley		
Firemen's	Baltimore, Md	May 25, 1877	James M. Anderson	William Armstrong	George H. Pell	55 Liberty st., N.Y.
Firemen's	Dayton, Ohio	May 21, 1874	S. Craighead	Edward Stanberry	John H. Rice	Albany, N. Y.
Firemen's	Newark, N. J	Nov. 4, 1871	S. R. W. Heath	Daniel H. Dunham	David L. Kirby	1 Pine st., N. Y.
First National Fire	Worcester, Mass.	July 16, 1869	Charles B. Pratt	R. James Tatman	Chas. R. Knowles	Albany, N. Y.
Franklin Fire	Philadelphia, Pa.	Jan. 1, 1850	James W. McAllister	Ezra T. Cresson	Philip H. Neher	Troy, N. Y.
Franklin and Emporium Fire	237 Broadway, N. Y.	June 21, 1849	George Alger	Franklin A. Vurgason		
General Marine	Dresden, Saxony	Oct. 30, 1869	Hermann Schnoor	J. A. Pfaehler	Jacob Bertschmann	60 Wall st., N. Y.
German American	115 Broadway, N. Y.	March 6, 1872	Emil Oelbermann	James A. Silvey		
German	Pittsburgh, Pa	March 26, 1881	C. Barchfeld	F. L. Gross	Thomas J. Temple	155 Broadway, N.Y.
Germania Fire	175 Broadway, N. Y.	March 2, 1859	Rudolph Garrigue	Hugo Schumann		
Germania	Newark, N. J	May 10, 1881	Julius Stapff	John Fischer	Samuel Hatton	187 Montag.st., Bk'n
Girard F. and M	Philadelphia, Pa	April 30, 1861	Alfred S. Gillett	Edwin F Merrill	James Hendrick	Albany, N. Y.
Glen Cove Mutual	Glen Cove, N. Y	March 29, 1837	Ebenezer Kellum	Daniel V. Weeks		
Glens Falls Fire	Glens Falls, N. Y.	May 4, 1850	Russell M. Little	J. L. Cunningham		

Globe Fire	161 Broadway, N. Y.	March 2, 1863	Alfred A. Reeves	Edgar E. Holley		
Greenwich	161 Broadway, N. Y.	May 5, 1834	Samuel C. Harriot	Mason A. Stone		
Great Western	50 Wall street, N. Y.	Sept. 27, 1855	Ferdinand Motz	Wm. T. Lockwood		
Guardian Fire	187 Broadway, N. Y.	Feb. 2, 1865	Wm. C. Thompson	Walter K. Paye		
Guardian F. and L.	London, Eng.	Sept. 24, 1872			Henry E. Bowers	54 William st., N.Y.
Hamburg-Bremen	Hamburg, Germany	May 3, 1873			Francis O. Affeld	62 Cedar st, N. Y.
Hamilton Fire	155 Broadway, N. Y.	May 22, 1852	D. D. Whitney	D. D. Leeds		
Hanover Fire	181 Broadway, N. Y.	April 15, 1852	Benjamin S. Walcott	I. Remsen Lane		
Hartford	Hartford, Conn.	Jan. 1, 1850	George L. Chase	C. B Whiting	George M. Coit	158 Broadway, N.Y.
Home	119 Broadway, N. Y.	April 13, 1853	Chas. J. Martin	John H. Washburn		
Howard	66 Wall street, N. Y.	Mar. 9, 1825	Henry A. Oakley	Charles A. Hull		
Imperial	London, Eng.	May 21, 1868			Richard D. Alliger	33 Pine st., N. Y.
Ins. Co. of North America	Philadelphia, Pa.	Jan. 1, 1850	Charles Platt	Greville E. Fryer	Nicholas W. S. Catlin	16 Exch. pl., N. Y.
Ins. Co. of State of Penn.	Philadelphia, Pa.	July 1, 1865	Henry D. Sherrerd	Jos. H. Hollinshead	Jas. S. Hollinshead	6 Pine st., N. Y.
Irving	157 Broadway, N. Y.	April 30, 1872	Albo De Bernales	W. F. R. Mills		
Jefferson	111 Broadway, N. Y.	Mar. 4, 1824	Samuel E. Belcher	Wm. B. Flowery		
Kings County Fire	87 B'way, Brooklyn, N. Y.	Oct. 21, 1858	Edw'd T. Backhouse	Henry Pope		
Knickerbocker Fire	64 Wall street, N. Y.	Mar. 23, 1787	Isaac D. Cole, Jr.	E. W. Albro		
La Fayette Fire	20 Court st., Brooklyn, N.Y.	Dec. 22, 1856	Hubert Giroux	George W. Hunt		
Lancashire	Manchester, Eng.	June 4, 1872			Henry Robertson	40 Pine st., N. Y.
Lion Fire	London, Eng.	Nov. 2, 880			W. A. Scott	170 Broadway, N. Y.
Liv. and Lond. and Globe	Liverpool, Eng.	Jan. —, 1850			James E. Pulsford	45 William st., N. Y.
London and Provincial	London, Eng.	Mar. 8, 1882			John C. Mills	33 Pine st., N. Y.
London Assurance Corp.	London, Eng.	June 17, 1872			Benoni Lockwood	88 Wall st., N. Y.
Long Island	203 Montague st., Brookl'n.	April 26, 1833	Jonathan Ogden	Henry Blatchford		
London and Lancashire	Liverpool, Eng.	June 7, 1879			James Yereance	46 Pine st., N. Y.
Manuf. and Builders' Fire	187 Broadway, N. Y.	Nov. 19, 1870	Edward V. Loew	J. J. Nestell		
Manufacturers' F. and M.	Boston, Mass.	Jan. 29, 1873	Samuel Appleton	Samuel H. Wise	Alfred A. Peck	57 Liberty st., N. Y.
Mechanics' Fire	217 Montague st., Brookl'n.	May 7, 1857	John K. Oakley	Walter Nichols		
Mechanics'	Philadelphia, Pa.	Sept. 1, 1882	Francis McManus	John H. Davis	James Hendrick	Albany, N. Y.
Mechanics & Traders' Fire	48 Wall street, N. Y.	April 18, 1853	James R. Lott	John M. Tompkins		
Mercantile	Cleveland, Ohio	Feb. 3, 1872	William J. Gordon	George A. Tisdale	Horatio Dorr	128 Broadway, N. Y.
Mercantile Fire	166 Broadway, N. Y.	Jan. 15, 1852	Wm. A. Anderson	C. W. Parmelee		
Mercantile Fire and Marine	Boston, Mass.	April 25, 1872	George R. Rogers	B. F. Field, Jr.	Alfred A. Peck	53 Liberty st., N. Y.
Merchants'	151 Broadway, N. Y.	April 20, 1850	C. V. B. Ostrander	John L. Douglass		
Merchants'	Providence, R. I.	Mar. 7, 1854	W. T. Barton	Wm. P. Goodwin	David Adee	120 Broadway, N. Y.
Merchants'	Newark, N. J.	Nov. 14, 1871	Henry Powles	James R. Mullikin	L. Spencer Goble	137 Broadway, N. Y.
Michigan Fire and Marine	Detroit, Mich.	Aug. 1, 1882	Francis Palms	E. C. Preston	Walter J. Gibson	Buffalo, N. Y.
Montauk Fire	24 Court street, Brooklyn.	May 27, 1857	Daniel F. Fernald	George F. Maltby		
Mutual Fire	155 Broadway, N. Y.	June 10, 1882	E. A. Moen	P. B. Armstrong		
Mutual Insurance Co.	Albany, N. Y.	May 3, 1836	Henry H. Martin	George N. Cuyler		
Nassau Fire	28 Court street, Brooklyn.	Feb. 3, 1852	Thomas B. Jones	William T. Lane		

TABLE No. XVI — (*Continued*).

NAME OF COMPANY.	Location.	Date of organization or admission.	Officers.		Attorneys on Whom Process Can be Served.	
			President.	Secretary.	Name.	Residence.
National Fire	60 Wall street, N. Y.	April 9, 1838	Henry T. Drowne	T. J. Walton		
National	Hartford, Conn	Jan. 2, 1872	Mark Howard	James Nichols	Stanley Bagg	Syracuse, N. Y.
Neptune F. & M.	Boston, Mass.	Oct. 23, 1874	George F. Osborne	Eugene B. Hinckley	W. H. Bridgman	31 Pine st., N. Y.
Newark Fire	Newark, N. J.	May 8, 1873	Charles S. Haines	John J. Henry	W. B. Ogden	83 Liberty st., N. Y.
New Hampshire	Manchester, N. H.	July 5, 1873	James A. Weston	John C. French	John M. Whiton	167 Broadway, N.Y.
New Orleans	New Orleans, La.	Nov. 29, 1881	Jules Tuyes	John W. Hincks	Louis Monrose	57 Liberty st., N.Y.
New York Bowery Fire	124 Bowery, N. Y.	April 24, 1833	John A. Delanoy, Jr.	Henry Griffen		
New York Equitable	58 Wall street, N. Y.	April 23, 1823	John Miller	Charles L. Gunn		
New York Fire	72 Wall street, N. Y.	April 18, 1832	Daniel Underhill	Augustus Colson		
New York Mutual (Marine)	61 William street, N. Y.	April 12, 1842	T. B. Bleecker	Edward Laraque		
Niagara	135 Broadway, N. Y.	July 31, 1850	Peter Notman	Thomas F. Goodrich		
North American	Boston, Mass.	Jan. 29, 1873	Albert Bowker	E. E. Patridge	George T. Hope	100 Broadway, N.Y.
N. British and Mercantile	London and Edinburgh	Aug. 16, 1866			Samuel P. Blagden	54 William st., N.Y.
Northern	London, Eng.	Jan. 1, 1876			H. H. Hall	153 Broadway, N.Y.
North German	Hamburg, Germany	Nov. 30, 1877			Julius Claussen	202 Broadway, N.Y.
North River	202 Greenwich st., N. Y.	Feb. 6, 1822	Peter R. Warner	Leonard Warner		
Northwestern National	Milwaukee, Wis.	Sept. 28, 1872	Alexander Mitchell	John P. McGregor	W. A. Anderson	166 Broadway, N.Y.
Norwich Union	Norwich, England	March 20, 1879			J. Montgomery Hare	67 Wall st, N.Y.
Orange County Mutual	Goshen, N. Y.	Oct. 15, 1837	Henry Bacon	Dudley Murray		
Orient	Hartford, Conn	Jan. 3, 1872	John W. Brooks	George W. Lester	John A. McDonald	Troy, N. Y.
Orient Mutual	43 Wall street, N. Y.	Feb. 18, 1854	Eugene Dutilh	Charles Irving		
Pacific	470 Broadway, N. Y.	April 29, 1851	Thomas F. Jeremiah	Frank T. Stinson		
Park	156 Broadway, N. Y.	March 30, 1853	William Jaffray	William Valentine		
Pennsylvania Fire	Philadelphia, Pa.	Oct. 18, 1867	John Devereux	John L. Thompson	J. Montgomery Hare	206 Broadway, N.Y.
Pennsylvania	Pittsburgh, Pa.	Aug. 23, 1854	Christian Yeager	Thomas D. Keller	Peter Q. Deyo	44 Pine st., N. Y.
Peoples' Fire	168 Broadway, N. Y.	April 22, 1851	Fred V. Price	A. C. Milne		
Peter Cooper	Cr. 3d av. and 9th st., N. Y.	April 7, 1853	Nathan C. Ely	Wm. H. Riblet		
Phenix	16 Court st., Brooklyn, N.Y.	Sept. 10, 1853	Stephen Crowell	Philander Shaw		
Phœnix Assurance	London, Eng.	Aug. 30, 1879			Alex. Duer Irving	67 Wall st., N. Y.
Phœnix	Hartford, Conn.	Sept. 4, 1854	Henry Kellogg	D. W. C. Skilton	George M. Coit	158 Broadway, N.Y.
Prescott	Boston, Mass.	Feb. 13, 1873	Franklin Greene	Francis H. Stevens	C. H. Van Antwerp	Albany, N. Y.
Providence Washington	Providence, R. I.	June 7, 1872	J. H. De Wolf	J. B. Branch	Alfred A. Peck	139 Broadway, N.Y.
Queen	Liverpool, Eng.	May 5, 1866			James A. Macdonald	37 Wall st, N. Y.
Reassurance	113 Broadway, N. Y.	Oct. 2, 1883	John W. Murray	P. E. Rasor		

Richmond County Mutual...	Richmond, N. Y.....	March 30, 1836	Reuben Lord.....	C. Metcalfe	.....	.....
Rochester German.	Rochester, N. Y.....	Feb. 16, 1872	Frederick Cook.....	H. F. Atwood.....	.....	.....
Royal	Liverpool, Eng.....	July 10, 1851	.....	.....	Edward F. Beddall....	41 Wall st , N. Y...
Rutgers.....	180 Chatham Sq., N. Y....	Oct. 1, 1853	Edward B. Fellows....	Joseph F. Hanford....	.....	.....
Sea	Liverpool, Eng.....	Sept. 8, 1876	Edward Stewart Jones	William Bates	George B. Rae.....	121 Pearl st., N. Y..
Security.....	New Haven, Conn.....	Sept. 21, 1874	Charles Peterson.....	Herbert Mason.....	W. De L. Boughton...	42 Pine st , N. Y...
Scottish Union and National	Edinburgh, Scotland.....	Nov. 4, 1880	.....	.....	Alexander Taylor.....	56 Broadway, N. Y.
Shoe and Leather.....	Boston, Mass.....	Oct. 22, 1874	John C. Abbott.....	Charles A. Fuller.....	Samuel R. Weed.....	6 Pine st., N. Y.
Springfield F. and M.....	Springfield, Mass.....	Aug. 13, 1851	J. N. Dunham.....	Sanford J. Hall	Theodore Townsend..	Albany, N. Y.
Spring Garden	Philadelphia, Pa.....	March 7, 1883	Nelson F. Evans.....	Jacob E. Peterson . .	Elijah R. Kennedy....	6 Pine st , N. Y.
Standard.....	52 Wall street, N. Y,.....	March 26, 1859	W. M. St. John.....	R. H. Myers	.....	.....
Star Fire..	141 Broadway, N. Y.....	Dec 2, 1864	Nicholas C. Miller	James M. Hodges.....	.....	.....
St. Paul F. and M.....	St. Paul, Minn.....	Jan. 30, 1872	C. H. Bigelow.....	C. B. Gilbert.....	John M. Whiton.....	165 Broadway, N.Y.
Sterling.....	167 Broadway, N. Y.....	Jan. 18, 1864	Andrew L. Soulard....	Louis P. Bayard.....	.....	.....
Stuyvesant	122 Bowery, N. Y.....	Jan. 28, 1851	Samuel P. Patterson..	George B. Rhoads....	.....	.....
Suffolk County Mutual.....	Peconic, N. Y.....	April 30, 1836	Hutchison H. Case....	F. H. Overton.....	.....	.....
Sun	San Francisco, Cal.....	Oct. 18, 1883	C. L. Taylor.....	Ed. E. Potter	Glen Cuyler.....	210 Broadway, N.Y.
Sun Mutual.....	3 Nassau street, N. Y.....	May 22, 1841	John P. Paulison	John P. Nichols.....	.....	.....
Sun Fire Office.....	London, England	Aug. 1, 1882	.....	.....	U. S. Gilbert.....	Watertown, N. Y.
Switzerland Marine.....	Zurich, Switzerland	June 7, 1872	John Fierz.....	H. Knorr.....	Jacob Bertschmann...	69 Beaver st., N. Y.
Thames and Mersey Marine.	Liverpool, England	Oct. 9, 1880	James C. Fraser.....	James Kidman.....	Angus J. Macdonald..	6 Hanover st., N. Y.
Traders'.....	Chicago, Ill.....	Aug. 31, 1872	E. Buckingham.....	R. J. Smith	J. C. Mills.....	33 Pine st., N. Y.
Transatlantic..... ...	Hamburg, Germany.....	Sept. 13, 1877	.....	.....	E. Harbers.....	62 Liberty st., N. Y.
Union	San Francisco, Cal.....	Aug. 12, 1881	Gustave Touchard	James D. Bailey	James Hendrick	Albany, N. Y.
Union	Buffalo, N. Y..... ...	June 16, 1874	Joseph Churchyard ...	Alexander Martin.....	.....	....
Union	Philadelphia, Pa...	Sept. 6, 1877	Colson Hieskell.....	John B. Craven	Horace S. Bull	Albany, N. Y.
Union Marine.....	Liverpool, England.....	Oct. 14, 1880	Thomas D. Hornby ...	Alfred H. May	W. R. T. Jones and J. A. Whitlock.....	51 Wall st., N. Y.
United Fire Re-insurance...	Manchester, England	Feb. 27, 1882	.....	.....	M. E. A. de Bernales..	171 Broadway, N.Y.
United Firemen's.....	Philadelphia, Pa..... ...	April 28, 1879	Jos. L. Caven	Robert B. Beath	James A. Silvey.....	113 Broadway, N.Y.
United States.....	115 Broadway, N. Y.....	March 31, 1824	W. Wilson Underhill..	George E. Cock.....	.....	....
Universal Marine	Liverpool, England	July 26, 1883	.....	.....	Jam s Lawson.....	4 Hanover st., N. Y.
Washington F. and M.....	Boston, Mass.....	Oct. 23, 1874	Isaac Sweetser.....	A. Willard Damon	E. R. Kennedy.....	61 Pine st., N. Y.
Westchester	141 Broadway, N. Y.....	March 14, 1837	G. R. Crawford.....	John Q. Underhill	.....	.....
Western Assurance.....	Toronto, Ont.....	Oct. 14, 1874	A. M. Smith	J. J. Kenny.....	N. L. Roosevelt.....	47 William st., N.Y.
Williamsburgh City.....	13 Broadw'y, Brook'n, N.Y.	March 22, 1853	Edmund Driggs.....	N. W. Meserole.....	.....	.....

THE COMPANIES AUTHORIZED, AS SHOWN IN THE ABOVE TABLE, ARE CLASSIFIED AS FOLLOWS:

	Fire & F.-M.	Marine.	Total.		Fire & F.-M.	Marine.	Total.
New York, Joint-Stock	66	2	68	Foreign, Joint-Stock.....	25	7	32
Other States, Joint-Stock.....	60	2	62				
New York, Mutual.....	7	4	11	Total	159	16	175
Other State, Mutual	1	1	2				

New York State Joint-Stock Fire Insurance Companies.

Abstracts Compiled from the Annual Statements of the Joint-Stock Fire Insurance Companies of the State of New York, Showing their Condition on the 31st Day of December, 1883.

AGRICULTURAL INSURANCE COMPANY.

WATERTOWN.

[Organized and commenced business February 17, 1853, as a Mutual Insurance Company; changed to a joint-stock Company January 10, 1863.]

ISAAC MUNSON, *President.* H. M. STEVENS, *Secretary.*

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$159,479 48
Loans on bond and mortgage (first liens)	774,271 25
Loans on bond and mortgage upon which more than one year's interest is due (of which $2,620.25 is in process of foreclosure)	8,520 25
Interest due and unpaid on bond and mortgage loans	8,725 31
Interest accrued thereon	10,253 58

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$200,600 00	$247,850 00	
Utica, Clinton and B. R. R. bonds	1,000 00	1,100 00	
Union Pacific R. R. bonds	2,000 00	2,340 00	
Tennessee State bonds	2,000 00	880 00	
New York C. and H. R. R. R. stock	60,000 00	67,725 00	
L. S. and M. S. R. R. stock	50,000 00	49,437 50	
Central Pacific R. R. stock	40,000 00	25,600 00	
Union Pacific R. R. stock	20,000 00	14,800 00	
Illinois Central R. R. stock	10,000 00	13,300 00	
Illinois Central Lease Line R. R. stock	1,700 00	1,411 00	
Wells, Fargo & Co., stock	20,000 00	23,000 00	
Watertown Nat. Bank stock	5,000 00	5,500 00	
Total par and market values	$412,300 00	$452,943 50	$452,943 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Bond and mortgage	$8,530 00	$8,530 00	$6,030 00	
Bond and mortgage	8,000 00	8,000 00	9,000 00	
Watertown Nat. Bank stock	1,000 00	1,100 00		
Nat. Union Bank stock	2,100 00	2,415 00	2,000 00	
American Ex. Co. stock	1,000 00	910 00	600 00	
City Poughkeepsie bonds	2,000 00	2,200 00	2,000 00	
Central Pacific R. R. stock	50,000 00	32,000 00	20,000 00	
N. Y. C. and H. R. R. R. stock	3,000 00	3,363 75	3,189 39	
Herk. Co. Nat. Bank stock	1,500 00	2,100 00	1,378 27	
Total amounts	$77,130 00	$59,618 75	$44,197 66	44,197 66
Cash in office, $5,909.93; in bank, $181,431.38; total				187,341 31
Interest due and accrued on stocks and bonds				2,000 00
Interest due and accrued on collateral loans				948 67
Premiums in due course of collection				47,765 03
Bills receivable, not matured, taken for premiums				16,055 50
All other assets				600 00
Aggregate amount of all actual, available Assets				$1,713,101 54

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$8,665 14	
Losses unadjusted, including all reported and supposed losses	18,878 75	
Losses resisted, including interest, costs and expenses	10,500 00	
Net amount of unpaid losses and claims		$38,043 89

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$55,962 47	
Unearned premiums, *pro rata*, on fire risks running more than one year	965,861 52	
Total unearned premiums		$1,021,823 99
All other liabilities		25,000 00
Total Liabilities, except capital and net surplus		$1,084,867 88
Joint-stock capital paid up in cash		500,000 00
Surplus beyond all liabilities		128,233 66
Aggregate Liabilities, including paid up capital and net surplus,		$1,713,101 54

III. INCOME DURING THE YEAR.

Gross cash premiums received	$828,304 09	
Deduct reinsurance, rebate and return premiums	57,543 35	
Net cash received for premiums (all fire)		$770,760 74
Interest received on bonds and mortgages		45,041 72
Interest and dividends received from all other sources		25,125 90
Received for rent		5,862 50
Aggregate Income received during the year in cash		$846,790 86

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$295,414 36
Dividends paid	30,000 00
Commissions and brokerage	159,702 38
Salaries and other charges of officers, clerks and other employes	84,101 91
State, national and local taxes	12,559 77
All other payments	59,273,16
Aggregate Expenditures during the year in cash	$641,051 58

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$201,986,421	$1,746,223 31
Written or renewed in 1883	90,898,386	784,087 54
Totals	$292,884,807	$2,530,310 85
Deduct expirations and cancellations	71,309,369	582,552 56
In force December 31, 1883	$221,575,438	$1,947,757 29
Deduct amount reinsured	740,600	7,557 64
Net amount in force	$220,834,838	$1,940,199 65

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$15,835,813	$111,924 94	1—2	$55,962 47
1881	Three years	55,103,803	452,273 85	1—6	75,378 98
1882	Three years	55,139,780	453,298 08	1—2	226,649 04
1883	Three years	62,886,337	523,186 47	5—6	435,988 72
1879	Five years	3,113,335	43,458 47	1-10	4,345 84
1880	Five years	5,459,501	70,008 96	3-10	21,002 68
1881	Five years	7,040,524	90,580 33	1—2	45,290 17
1882	Five years	7,831,909	93,578 02	7-10	65,504 61
1883	Five years	8,424,836	101,890 53	9-10	91,701 48
Totals		$220,835,838	$1,940,199 65		$1,021,823 99

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$8,469,740 11
Total losses paid since organization	4,020,676 86
Total cash dividends declared since the Company commenced business	480,000 00
Total dividends declared payable in stock since organization	400,000 00
Total amount of the Company's stock owned by the directors at par value	254,500 00
Total amount loaned to stockholders and officers	20,367 66
Total amount of fire losses incurred during the year	301,431 60

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

	Deposit.	Liability.
Canada	$100,000 00	$85,000 00
Virginia	15,000 00	15,000 00
North Carolina	10,000 00	10,000 00

Business in the State of New York during the year.

Fire risks written	$36,714,507 00
Premiums received	258,043 06
Losses paid	136,406 15
Amount of losses incurred	137,716 29
Amount paid to the Comptroller for taxes on premiums	1,966 57
Amount paid to the Comptroller for taxes on dividends to stockholders	750 00

ALBANY INSURANCE COMPANY.

ALBANY.

[Organized March 8, 1811; reorganized June 1, 1881.]

J. HOWARD KING, *President.* JOHN E. McELROY, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$61,500 00
Interest accrued thereon		693 32

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$250,000 00	$259,500 00	
Watervliet Turnpike and R. R. bonds	15,000 00	15,750 00	
Louisville, New Albany and Chicago R. R. Co. bds.	5,000 00	4,850 00	
Northern Pacific R. R. bonds	20,000 00	20,250 00	
Total par and market values	$290,000 00	$300,350 00	
			300,350 00
Cash in office, $3,403.74; in bank, $7,308.36; total			10,712 10
Interest due and accrued on stocks and bonds			204 16
Premiums in due course of collection			122 06
Aggregate amount of all actual, available Assets			$373,581 64

II. LIABILITIES.

Net amount of unpaid losses and claims		$6,413 81
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$31,914 77	
Unearned premiums, *pro rata*, on fire risks running more than one year	10,657 30	
Total unearned premiums		42,572 07
Taxes and assessments		904 67
Total liabilities, except capital and net surplus		$49,890 55
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		123,691 09
Aggregate Liabilities, including paid up capital and net surplus,		$373,581 64

III. INCOME DURING THE YEAR.

Gross cash premiums received	$75,891 81	
Deduct reinsurance, rebate and return premiums	3,163 14	
Net cash received for premiums (all fire)		$72,728 67
Interest received on bonds and mortgages		2,517 25
Interest and dividends received from all other sources		10,613 88
Income from all other sources		627 12
Aggregate Income received during the year in cash		$86,486 92

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$31,169 47
Dividends paid	20,000 00
Commissions and brokerage	9,761 81
Salaries and other charges of officers, clerks and other employes	10,405 63
State, national and local taxes	2,911 56
Aggregate Expenditures during the year in cash	$74,248 47

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$8,837,489	$70,395 30
Written or renewed in 1883	10,089 609	75,891 81
Totals	$18,927,098	$146,287 11
Deduct expirations and cancellations	8,044,360	59,839 67
In force December 31, 1883	$10,882,738	$86,447 44
Deduct amount reinsured	177,478	1,339 90
Net amount in force	$10,705,260	$85,107 54

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$8,245,251	$63,829 55	1—2	$31,914 77
1883	Two years	11,983	87 36	3—4	65 52
1881	Three years	681,800	5,793 68	1—6	965 61
1882		676,940	5,564 66	1—2	2,782 33
1883		622,273	5,178 89	5—6	4,315 75
1881	Four years	400	4 00	3—8	1 50
1883		2,667	23 80	7—8	20 82
1879	Five years	38,500	307 10	1-10	30 71
1880		81,525	755 24	3-10	226 56
1881		203,050	2,077 04	1—2	1,038 52
1882		68,750	638 00	7-10	446 60
1883		71,121	823 22	9-10	740 88
1883	Seven years	1,000	25 00	....	22 50
Totals		$10,705,260	$85,107 54	.....	$42,572 07

Answers to General Interrogatories.

Total premiums received since the reorganization of the Company, June 1, 1881	$171,723 10
Total losses paid since reorganization	72,644 37
Total cash dividends declared since the Company recommenced business	40,000 00
Total amount of the Company's stock owned by the directors at par value	52,960 00
Total amount of fire losses incurred during the year	33,612 68

Business in the State of New York during the year.

Fire risks written	$7,919,320 00
Premiums received	53,556 89
Losses paid	18,699 90
Amount of losses incurred	19,259 83
Amount paid the Comptroller for taxes on premiums	726 36
Amount paid the Comptroller for taxes on dividends to stockholders	902 78

AMERICAN FIRE INSURANCE COMPANY.

No. 120 Broadway, New York.

[Organized April 30, 1857; commenced business May 1, 1857.

JAMES M. HALSTED, *President.* DAVID ADEE, *Secretary.*

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$98,720 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $10,000 is in process of foreclosure)	10,000 00
Interest due and unpaid on bond and mortgage loans	600 00
Interest accrued thereon	1,033 86

Stocks, Bonds, etc. owned by the Company.

	Par value.	Market value.	
United States bonds	$550,000 00	$634,375 00	
Delaware and Hudson Canal Co. bonds	50,000 00	58,000 00	
Delaware and Hudson Canal Co. stock	13,300 00	13,965 00	
Delaware and Hudson Canal Co. scrip	2,200 00	2,200 00	
Harlem Gas-Light Co. stock	45,000 00	51,750 00	
Rensselaer and Saratoga R. R. Co. stock	40,000 00	56,800 00	
National Bank of Commerce, N. Y., stock	10,000 00	15,600 00	
American Exchange National Bank stock	25,000 00	32,500 00	
Merchants' National Bank stock	20,000 00	26,300 00	
Bank of the State of New York stock	4,000 00	5,200 00	
Third National Bank New York stock	6,500 00	8,125 00	
Mercantile Trust Co. stock	10,000 00	15,000 00	
Total par and market values	$776,000 00	$919,815 00	919,815 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Equitable Life Assurance Society of U. S., stock	$2,000 00	$5,000 00	$4,000 00	
Equitable Life Assurance Society of U. S. stock	500 00	1,250 00	7,000 00	
Mercantile Safe Deposit Co. stock	5,500 00	11,000 00		
Delaware and Hudson Canal Co. st'k	5,500 00	5,775 00	3,000 00	
Albany and Susq. R. R. Co. stock	10,000 00	13,000 00	10,000 00	
Merchants' National Bank stock	5,000 00	6,575 00	15,000 00	
Bank of the State of N. Y. stock	10,000 00	13,000 00		
Northern Pacific R. R. Co. bonds	6,000 00	6,000 00	5,000 00	
Produce Exchange Bank stock	2,400 00	2,880 00	2,000 00	
Total amounts	$46,900 00	$64,480 00	$46,000 00	46,000 00
Cash in office, $14,112.91: in bank, $66,494.10				80,607 01
Interest due and accrued on collateral loans				343 44
Premiums in due course of collection				13,113 55
Aggregate amount of actual, available Assets				$1,170,232 86

Special Reserve Fund under Chapter 189, *Laws of* 1874, *as amended by Chapter* 282, *Laws of* 1878.

Deposited with the Insurance Department	$200,000 00
Guaranty surplus fund	200,000 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$12,428 87	
Losses resisted, including interest, costs and expenses	1,026 25	
Net amount of unpaid losses and claims		$13,455 12
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$87,038 17	
Unearned premiums, *pro rata*, on fire risks running more than one year	46,017 03	
Total unearned premiums		133,055 20
Principal unpaid upon scrip ordered to be redeemed		3,703 00
Interest unpaid to scripholders, due or to become due		5,650 69
Due for rent		1,334 00
All other liabilities, viz.: Commissions and brokerage, $2,115.23; return premiums, $442.43		2,557 66
Total liabilities, except capital and net surplus		$159,755 67
Joint-stock capital paid up in cash		400,000 00
Surplus beyond all liabilities		610,477 19
Surplus, constituting a permanent reserve fund, represented by scrip, which cannot be redeemed so as to diminish said reserve	$297,097	
Aggregate Liabilities, including paid up capital and net surplus,		$1,170,232 86

III. INCOME DURING THE YEAR.

Gross cash premiums received	$307,487 17	
Deduct re-insurance, rebate and return premiums	62,730 37	
Net cash received for premiums (all fire)		$244,756 80
Interest received on bonds and mortgages		5,723 20
Interest and dividends received from all other sources		38,127 92
Income from all other sources		1,365 40
Aggregate Income received during the year in cash		$289,973 32

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$126,659 21	
Deduct salvage and reinsurance	45,096 94	
Net amount paid for losses (all fire)		$81,562 27
Dividends paid		40,000 00
Scrip redeemed in cash, and interest paid on scrip		16,822 20
Commissions and brokerage		38,861 81
Salaries and other charges, of officers, clerks and other employes		32,324 01
State, national and local taxes		6,476 00
All other payments, viz.: Rent, $8,150; fire patrol, $1,377.78; stationery, $1,854.46; advertising, $1,560; miscellaneous, $8,174.07; total		21,116 31
Aggregate Expenditures during the year in cash		$237,162 60

V. MISCELLANEOUS.

Risks and Premiums

	Fire risks.	Premiums.
In force December 31, 1882	$52,447,043	$228,915 64
Written or renewed in 1883	69,887,096	301,390 99
Totals	$122,334,139	$530,306 63
Deduct expirations and cancellations	66,492,759	249,007 14
In force December 31, 1883	$55,841,380	$281,299 49
Deduct amount reinsured	5,320,980	28,820 59
Net amount in force	$50,520,400	$252,478 90

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1883	One year or less	$36,548,549	$174,076 35	1—2	$87,038 17
1882	Two years	230,100	1,116 81	1—4	279 20
1883	Two years	415,882	1,104 98	3—4	828 72
1881	Three years	2,675,273	12,527 53	1—6	2,087 92
1882	Three years	3,250,435	18,600 69	1—2	9,300 35
1883	Three years	5,379,188	27,730 43	5—6	23,108 70
1880	Four years	9,000	95 00	1—8	11 87
1881	Four years	15,500	101 05	3—8	37 89
1882	Four years	67,683	617 94	5—8	386 20
1883	Four years	139,916	1,000 93	7—8	875 81
1879	Five years	143,320	1,574 86	1-10	157 48
1880	Five years	422,088	3,401 72	3-10	1,020 51
1881	Five years	298,068	2,358 02	1—2	1,179 01
1882	Five years	412,991	3,059 63	7-10	2,141 72
1883	Five years	512,408	5,112 96	9-10	4,601 65
Totals		$50,520,400	$252,478 90	.....	$133,055 20

Scrip.

Balance of scrip outstanding and deliverable to policyholders	$300 800 00
Scrip not actually delivered	3,125 00
Scrip dividends declared during the year	4,955 00
Earned premiums on which said scrip dividends were declared	10,256 70
Net cash participating premiums received during the year	9,931 58
Limit of scrip accumulation before any redemption	300,000 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,170,400 00
Total losses paid since organization	1,368,801 00
Total cash dividends declared since the Company commenced business	998,000 00
Total amount of the Company's stock owned by the directors at par value	112,500 00
Total amount loaned to stockholders and officers	18,000 00
Total amount of fire losses incurred during the year	84,451 39

Business in the State of New York during the year.

Fire risks written	$54,545,618 00
Premiums received	122,554 86
Losses paid	35,001 17
Amount of losses incurred	69,279 86
Amount paid the Comptroller for taxes on premiums	966 74
Amount paid the Comptroller for taxes on dividends to stockholders	867 00

AMERICAN EXCHANGE FIRE INSURANCE COMPANY.

No. 61 LIBERTY STREET, NEW YORK.

[Organized and commenced business March 1, 1859.]

WILLIAM RAYNOR, *President.* THOMAS CLARK, JR, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$20,000 00
Loans on bond and mortgage (first liens)	6,000 00
Interest accrued thereon	120 00

Stocks, Bonds, etc., owned by the Company.

	Par Value.	Market Value.	
United States Bonds	$114,000 00	$132,250 00	
Western Union Tel. Co. stock	20,000 00	14,900 00	
N. Y. Central and H. R. R. R. Co. stock	30,000 00	33,825 00	
Chicago and Northwestern R. R. Co. stock	20,000 00	23,500 00	
American Exchange Bank stock	10,000 00	13,000 00	
Fourth National Bank stock	2,500 00	3,250 00	
Western Union Tel. Co. bonds	2,000 00	2,260 00	
Total par and market values	$198,500 00	$222,985 00	$222,985 00

Collateral Loans.

	Par Value.	Market Value.	Amount loaned.	
Home Fire Ins. Co. stock	$2,000 00	$2,840 00	$1,500 00	
Central Pacific R. R. bond	1,000 00	1,150 00	3,500 00	
Union Pacific R. R. bond	1,000 00	1,180 00		
New Jersey Central R. R. bond	1,000 00	1,150 00		
Lehigh and Wilkesbarre R. R. bond,	1,000 00	880 00		
Merchants' National Bank stock	1,200 00	1,540 00	2,200 00	
St. Paul and Duluth R. R. stock	1,700 00	1,581 00		
Total amounts	$8,900 00	$10,321 00	$7,200 00	7,200 00
Cash in office, $1,005.56 ; in bank, $13,171.23 ; total				14,176 79
Interest due and accrued on stocks and bonds				1,575 00
Interest due and accrued on collateral loans				1,039 81
Premiums in due course of collection				3,227 83
Rents due and accrued				109 50
Aggregate amount of all actual, available Assets				$276,433 93

II. LIABILITIES.

Net amount of unpaid losses and claims		$20 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$16,258 54	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,674 89	
Unearned premiums, at 50 per cent, on inland navigation risks	101 16	
Total unearned premiums		21,034 59
Cash dividends to stockholders, unpaid		310 00
All other liabilities, viz.: Commissions and brokerage, $484.17; rent, $583.33 ; total		1,067 50
Total Liabilities, except capital and net surplus		$22,432 09
Joint-stock capital paid up in cash		200 000 00
Surplus beyond all liabilities		54,001 84
Aggregate Liabilities, including paid up capital and net surplus,		$276,433 93

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$49,272 51	$202 32	
Deduct reinsurance, rebate and return premiums	8,794 90		
Net cash received for premiums	$40,477 61	$202 32	$40,679 93
Interest received on bonds and mortgages			360 00
Interest and dividends received from all other sources			13,169 11
Received for rent			88 00
Income from all other sources			2,172 86
Aggregate Income received during the year in cash			$56,469 90

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$16,162 15	
Deduct salvages and reinsurances	3,251 05	
Net amount paid for losses (all fire)		$12,911 10
Dividends paid		20,090 00
Commissions and brokerage		6,501 95
Salaries and other charges of officers, clerks and other employes		12,600 00
State, national and local taxes		1,280 78
All other payments		7,938 63
Aggregate Expenditures during the year in cash		$61,322 46

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$8,981,631	$35,354 85	$26,000	$502 50
Written or renewed in 1883	10,788,649	48,446 23	44,300	202 32
Totals	$19,770 280	$83,801 08	$70,300	$704 82
Deduct expirations and cancellations	9,759,172	39,247 46	26,000	502 50
In force December 31, 1883	$10,011,108	$44,553 62	$44,300	$202 32
Deduct amount reinsured	698,881	4,066 99		
Net amount in force	$9,312,227	$40,486 63	$44,300	$202 32

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$7,585,857	$32,517 09	1—2	$16,258 54
1881	Three years	318,956	1,413 12	1—6	235 19
1882	Three years	736,504	2,672 50	1—2	1,336 25
1883	Three years	595,070	3,081 91	5—6	2,568 26
1879	Five years	10,000	85 00	1-10	8 50
1880	Five years	16,000	61 00	3-10	18 30
1881	Five years	13,675	154 59	1—2	77 19
1882	Five years	13,300	100 39	7-10	70 28
1883	Five years	22,865	401 03	9-10	360 92
Totals		$9,312,227	$40,486 63	.....	$20,933 43

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,544,639 00
Total losses paid since organization	579,695 00
Total cash dividends declared since the Company commenced business	365,000 00
Total amount of the Company's stock owned by the directors at par value	52,500 00
Total amount loaned to stockholders and officers	2,200 00
Total amount of fire losses incurred during the year	11,107 00

Business in the State of New York during the year.

	Fire.	Inland.	
Risks written	$8,436,424 00	$44,300 00	
Premiums received	32,245 87	202 32	
Losses paid	7,697 04		
Amount of losses incurred	7,609 79		
Amount paid the Comptroller for taxes on premiums			$182 01
Amount paid the Comptroller for taxes on dividends to stockholders			500 00

BROADWAY INSURANCE COMPANY.

No. 158 Broadway, New York.

[Organized September, 1849; commenced business December 17, 1849.]

HIRAM M. FORRESTER, *President.* JOHN WRAY, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)			$7,000 00
Interest accrued thereon			162 50
Bonds, etc., owned by the Company.			
	Par value.	Market value.	
United States bonds	$400,000 00	$517,600 00	
			517,600 00
Cash in office, $903.95; in bank, $18,104.94; total			19,008 89
Interest due and accrued on stocks and bonds			11,606 25
Premiums in due course of collection			879 89
Aggregate amount of all actual available Assets			$556,257 53

II. LIABILITIES.

Net amount of unpaid losses and claims		$2,515 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$14,569 90	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,252 38	
Total unearned premiums		20,822 28
Cash dividends to stockholders, unpaid		197 00
Salaries and other miscellaneous expenses, due and accrued		833 34
All other liabilities, viz.; Taxes and assessments, $700; commissions and brokerage, $50.46; total		750 46
Total liabilities, except capital and net surplus		$25,118 08
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		331,139 45
Aggregate Liabilities, including paid up capital and net surplus,		$556,257 53

III. INCOME DURING THE YEAR.

Gross cash premiums received	$37,564 72	
Deduct reinsurance, rebate and return premiums	1,748 61	
Net cash received for premiums (all fire)		$35,816 11
Interest received on bonds and mortgages		486 00
Interest and dividends received from all other sources		24,165 74
Returned taxes		1,352 84
Aggregate Income received during the year in cash		$61,820 69

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$9,496 49
Dividends paid	28,000 00
Commissions and brokerage	1,409 33
Salaries and other charges of officers, clerks and other employes	13,819 00
State, national and local taxes	2,806 84
All other payments, viz.: Rent, fire patrol, etc	6,632 30
Aggregate Expenditures during the year in cash	$62,163 96

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$13,358,265	$41,747 42
Written or renewed in 1883	13,073,656	37,404 76
Totals	$26,431,921	$79,152 18
Deduct expirations and cancellations	12,555,956	37,489 80
In force December 31, 1883	$12,875,965	$41,662 38
Deduct amount reinsured	260,550	799 29
Net amount in force	$12,615,415	$40,863 09

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$9,623,181	$29,139 81	1—2	$14,569 90
1881	Three years	760,106	3,061 82	1—6	510 30
1882	Three years	1,114,978	4,131 39	1—2	2,065 69
1883	Three years	1,097,150	4,330 07	5—6	3,608 39
1879	Five years	5,000	30 00	1-10	3 00
1880	Five years	5,000	100 00	3-10	30 00
1881	Five years	10,000	70 00	1—2	35 00
Totals		$12,615,415	$40,863 09		$20,822 28

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,758,000 12
Total losses paid since organization	445,932 47
Total cash dividends declared since the Company commenced business	958,000 00
Total amount of the Company's stock owned by the directors at par value	67,650 00
Total amount of fire losses incurred during the year	11,647 53

Business in the State of New York during the year.

Fire risks written	$12,812,306 00
Premiums received	35,021 88
Losses paid	9,496 49
Amount of losses incurred	9,147 53
Amount paid the Comptroller for taxes on premiums	289 06
Amount paid the Comptroller for taxes on dividends to stockholders	714 00

BROOKLYN FIRE INSURANCE COMPANY.

No. 22 COURT STREET, BROOKLYN.

[Organized April 3, 1824; commenced business April 15, 1824.].

FRANCIS P. FURNALD, *President.* B. T. RHOADS, JR., *Secretary.*

Capital stock of the Company paid up, $153,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$125,000 00	$150,681 25	
District Columbia bonds	80,000 00	90,400 00	
National Broadway Bank stock	17,500 00	46,375 00	
Missouri Pacific Railway stock	20,000 00	17,500 00	
Delaware, Lackawanna and Western R. R. stock	20,000 00	23,350 00	
Delaware and Hudson Canal Co. stock	20,000 00	21,050 00	
New York Central Railroad stock	20,000 00	22,400 00	
Total par and market values	$302,500 00	$371,756 25	$371,756 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
New Jersey Transportation Co. stock....	$10,000 00	$19,000 00	$11,000 00	
				$11,000 00
Cash in office, $50 ; in bank, $9,911.82 ; total				9,961 82
Interest due and accrued on stocks and bonds				1,450 00
Interest due and accrued on collateral loans				144 22
Premiums in due course of collection				4,105 35
Aggregate amount of all actual, available Assets				$398,417 64

II. LIABILITIES.

Net amount of unpaid losses and claims		$3,500 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$27,883 65	
Unearned premiums, *pro rata*, on fire risks running more than one year	7,750 36	
Total unearned premiums		35,634 01
Rent due and accrued		966 66
All other liabilities, viz. : Commissions and brokerage, $738.96 ; return premiums, $36.33 ; total		775 29
Total Liabilities, except capital and net surplus		$40,875 96
Joint-stock capital paid up in cash		153,000 00
Surplus beyond all liabilities		204,541 68
Aggregate Liabilities, including paid up capital and net surplus.		$398,417 64

III. INCOME DURING THE YEAR.

Gross cash premiums received	$66,095 38	
Deduct reinsurance, rebate and return premiums	4,076 11	
Net cash received for premiums (all fire)		$62,019 27
Interest received on bonds and mortgages		120 00
Interest and dividends received from all other sources		15,280 19
Received for rent		687 00
Income from all other sources		143 50
Received from sale real estate	$2,000 00	
Aggregate Income received during the year in cash		$78,249 96

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$21,089 77	
Deduct salvages and reinsurances	155 78	
Net amount paid for losses (all fire)		$20,933 99
Dividends paid		22,950 06
Commissions and brokerage		11,738 75
Salaries and other charges of officers, clerks and other employes		8,674 91
State, national and local taxes		2,268 14
All other payments, viz.: Rent, $5,850 ; stationery, $225.25 ; fire patrol, $659.11 ; miscellaneous items, $1,397.20 ; total		8,131 56
Aggregate Expenditures during the year in cash		$74,697 35

Risks and Premiums

	Fire risks.	Premiums.
In force December 31, 1882	$14,621,499	$55,867 88
Written or renewed in 1883	15,447,149	67,148 27
Total	$30,068,648	$123,016 15
Deduct expiration and cancellations	14,347,326	53,536 87
In force December 31, 1883	$15,721,322	$69,479 28
Deduct amount reinsured	223,346	998 78
Net amount in force	$15,497,976	$68,480 50

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$11,873,972	$55,767 30	1—2	$27,883 65
1881	Three years	944,350	2,946 57	1—6	491 09
1882	Three years	1,114,075	4,429 24	1—2	2,214 62
1883	Three years	1,627,425	5,389 27	5—6	4,491 05
1881	Four years	3,000	8 75	3—8	3 27
1879	Five years	34,000	210 00	1-10	21 00
1880	Five years	15,000	90 00	3-10	27 00
1881	Five years	33,000	125 50	1—2	62 75
1882	Five years	28,000	109 00	7-10	76 30
1883	Five years	48,500	403 65	9-10	363 28
Total		$15,721,322	$69,479 28		$35,634 01

Answers to General Interrogatories.

Total premiums received since 1853	$2,146,104 38
Total losses paid since 1853	777,883 19
Total cash dividends declared since 1853	838,908 00
Total amount of the Company's stock owned by the directors at par value	53,720 00
Total amount loaned to stockholders and officers	11,000 00
Total amount of fire losses incurred during the year	22,846 10

Business in the State of New York during the year.

Fire risks written	$15,315,649 60
Premiums received	66,551 13
Losses paid	20,933 99
Amount of losses incurred	22,571 10
Amount paid the Comptroller for taxes on premiums	440 40
Amount paid the Comptroller for taxes on dividends to stockholders	780 30

BUFFALO INSURANCE COMPANY.

No. 200 MAIN STREET, BUFFALO.

[Organized July 15, 1874; commenced business July 17, 1874.

PASCAL P. PRATT, *President.* EDWARD B. SMITH, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$200,000 00	$202,000 00	$202,000 00
Cash in office, $118.26; in bank, $39,603.59; total			39 721 85
Interest due and accrued on stocks and bonds			1,000 00
Premiums in due course of collection			8,878 82
Bills receivable, not matured, taken for premiums			1,043 00
Aggregate amount of all actual available Assets			$252,643 67

II. LIABILITIES

Net amount of unpaid losses and claims		$2,551 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$25,940 05	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,999 51	
Unearned premiums, at 50 per cent, on inland navigation risks	881 45	
Total unearned premiums		31,821 01
Total Liabilities, except capital and net surplus		$34,372 01
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		18,271 66
Aggregate Liabilities, including paid up capital and net surplus,		$252,643 67

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$69,431 74	$25,415 81	
Deduct reinsurance, rebate and return premiums	9,108 73	1,011 53	
Net cash received for premiums	$60,323 01	$24,404 28	$84,727 29
Interest and dividends received from all other sources			6,944 53
Aggregate Income received during the year in cash			$91,671 82

IV. EXPENDITURES.

	Fire.	Inland.	
Gross amount paid for losses	$32,159 07	$39,813 49	
Deduct salvages and reinsurances	1,484 72	2,027 15	
Net amount paid for losses	$30,674 35	$37,786 34	$68,460 69
Dividends paid			10,000 00
Commissions and brokerage			18 992 16
Salaries and other charges of officers, clerks and other employees			3,666 67
State, national and local taxes			1,815 54
All other payments			2,330 95
Aggregate Expenditures during the year in cash			$105,266 01

V MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$4,525,985	$48,554 62	$298,064 00	$7,706 75
Written or renewed in 1883	6,703,128	72,240 73	6,371,060 00	22,362 69
Totals	$11,229,113	$120,795 35	$6,669,124 00	$30,069 44
Deduct expirations and cancellations	5,668,473	58,680 61	6,489,087 00	28,306 54
Net amount in force	$5,560,640	$62,114 74	$180,037 00	$1,762 90

Recapitulation of Fire Risks and Preminms.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$4,508,480	$51,880 09	1—2	$25,940 05
1882	Two years	25,000	212 88	1—4	53 22
1883		37,312	633 02	3—4	474 75
1881	Three years	306,651	2,546 53	1—6	424 42
1882		288,650	2,678 79	1—2	1,339 40
1883		232,102	2,355 16	5—6	1,962 65
1880	Four years	10,450	97 06	1—8	12 13
1881		5,045	53 33	3—8	20 00
1879	Five years	36,050	337 75	1-10	33 77
1880		39,300	418 25	3-10	125 48
1881		43,700	602 63	1—2	301 32
1882		5,500	84 75	7-10	59 32
1883		22,400	214 50	9-10	193 05
Totals		$5,560,640	$62,114 74		$30,939 56

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,353,564 48
Total losses paid since organization	963,279 36
Total cash dividends declared since the Company commenced business	132,000 00
Total amount of the Company's stock owned by the directors at par value	118,600 00
Total amount of fire losses incurred during the year	27,308 33
Total amount of inland losses incurred during the year	23,855 48

Business in the State of New York during the year.

	Fire.	Inland.	
Risks written	$3,063,577 00	$5,203,500 00	
Premiums received	32,209 00	15,370 00	
Losses paid	15,493 00	29,782 00	
Amount of losses incurred	13,838 00	15,061 00	
Amount paid the Comptroller for taxes on premiums			$113 73
Amount paid the Comptroller for taxes on capital stock			270 00

BUFFALO GERMAN INSURANCE COMPANY.

BUFFALO.

[Organized February 15, 1867; commenced business February 16, 1867.]

PHILIP BECKER, *President.* OLIVER J. EGGERT, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$275,000 00
Loans on bond and mortgage (first liens)	66,625 09
Interest due and unpaid on bond and mortgage loans	659 25

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$380,000 00	$440,400 00	
German Young Men's Association of Buffalo, bonds,	25,000 00	25,000 00	
Buffalo City warrants	659 80	659 80	
Total par and market values	$405,659 80	$466,059 80	466,059 80

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Citizens' Gas Co., Buffalo, bonds	$30,000 00	$30,000 00	$24,000 00	
Third Nat. Bank of Buffalo, stock	5,000 00	5,000 00	10,000 00	
German Bank, Buffalo, stock	6,000 00	7,500 00		
Union Fire Ins. Co., Buffalo, stock	2,000 00	2,200 00	1,800 00	
Village of Susp. Bridge water bds.,	2,000 00	2,000 00	10,000 00	
Citizens' Gas Co., Buffalo, bonds	10,000 00	10,000 00		
German Young Men's Association, Buffalo, bonds	60,000 00	60,000 00	50,000 00	
Fireman's Fund Ins. Co., San Francisco, Cal., stock	3,000 00	3,000 00	2,000 00	
Total amounts	$118,000 00	$119,700 00	$97,800 00	97,800 00
Cash in office, $1,320.81; in bank, $73,403.49; total				74,724 30
Interest due and accrued on collateral loans				300 00
Premiums in due course of collection				44,888 24

Bills receivable, not matured, taken for premiums		$1,643 73
Rents due and accrued		200 00
Aggregate amount of all actual, available Assets		$1,027,900 32

Special Reserve Fund under Chapter 189, *Laws of* 1874 *as amended by Chapter* 282, *Laws of* 1878.

Deposited with the Insurance Department	$200,000 00	
Guaranty surplus fund	200,000 00	

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$12,573 55	
Losses unadjusted, including all reported and supposed losses	12,629 35	
Net amount of unpaid losses and claims		$25,202 90
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$152,304 53	
Unearned premiums, *pro rata*, on fire risks running more than one year	97,821 73	
Total unearned premiums		250,126 26
Commissions and brokerage		8,200 21
Total Liabilities, except capital and net surplus		$283,529 37
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		544,370 95
Aggregate Liabilities, including paid up capital and net surplus,		$1,027,900 32

III. INCOME DURING THE YEAR.

Gross cash premiums received	$443,584 21	
Deduct reinsurance, rebate and return premiums	74,074 51	
Net cash received for premiums (all fire)		$369,509 70
Interest received on bonds and mortgages		3,787 52
Interest and dividends received from all other sources		21,313 74
Received for rent		14,934 82
Income from all other sources		2,838 21
Aggregate Income received during the year in cash		$412,383 99

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$177,576 65	
Deduct salvages and reinsurance	2,540 35	
Net amount paid for losses (all fire)		$175,036 30
Dividends paid		30,000 00
Commissions and brokerage		75,980 94
Salaries and other charges of officers, clerks and other employes		19,195 36
State, national and local taxes		9,245 25
All other payments		26,744 82
Aggregate Expenditures during the year in cash		$336,202 67

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$42,639,457	$428,050 00
Written or renewed in 1883	43,557,949	456,385 46
Totals	$86,197,406	$884,435 46
Deduct expirations and cancellations	38,673,566	391,120 55
In force December 31, 1883	$47,523,840	$493,314 91
Deduct amount reinsured	1,135,684	10,372 50
Net amount in force	$46,388,156	$482,942 41

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$28,672,250	$304,609 07	1—2	$152,304 53
1882	Two years	124,049	813 41	1—4	203 35
1883		123,563	888 63	3—4	666 47
1881	Three years	4,451,793	42,773 25	1—6	7,128 87
1882		4,781,536	47,631 70	1—2	23,815 85
1883		5,959,298	59,552 75	5—6	49,627 29
1880	Four years	30,200	302 39	1—8	37 79
1881		36,840	440 50	3—8	165 19
1882		53,850	560 83	5—8	350 52
1883		39,625	372 75	7—8	326 15
1879	Five years	196,850	2,170 22	1-10	217 02
1880		254,625	3,313 43	3-10	994 03
1881		475,211	5,250 49	1—2	2,625 24
1882		510,702	5,863 65	7-10	4,104 55
1883		677,754	8,399 34	9-10	7,559 41
Totals		$46,388,156	$482,942 41	.....	$250,126 26

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,316,121 22
Total losses paid since organization	1,512,831 62
Total cash dividends declared since the Company commenced business	405,925 00
Total amount of the Company's stock owned by the directors at par value	66,000 00
Total amount loaned to stockholders and officers	99,000 00
Total amount of fire losses incurred during the year	184,626 45

Business in the State of New York during the year.

Fire risks written	$21,844,514 00
Premiums received	125,381 27
Losses paid	44,353 32
Amount of losses incurred	44,291 32
Amount paid the Comptroller for taxes on premiums	781 56
Amount paid the Comptroller for taxes on dividends to stockholders	1,500 00

CITIZENS' INSURANCE COMPANY.

No. 156 Broadway, New York.

[Incorporated as the "Williamsburgh Fire Insurance Company," April 28, 1836; reorganized under its present name in 1849.]

JAMES M. McLEAN, *President.* FRANK M. PARKER, *Secretary.*

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$112,000 00
Loans on bond and mortgage (first liens)	56,900 00
Interest accrued thereon	284 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$400,000 00	$458,750 00	
Virginia State bonds	10,000 00	2 500 00	
Lake Shore and Mich. Southern Railroad bonds	50,000 00	62,500 00	
Union Trust Company stock	10,000 00	35,000 00	
National Citizens' Bank stock	24,500 00	30,625 00	
Union Pacific Railroad stock	10,000 00	7,400 00	
National Bank of Commerce stock	10,000 00	15,400 00	
N. Y. Central and Hudson River R. R. stock	10,000 00	11,200 00	
Total par and market values	$524,500 00	$623,375 00	623,375 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
National Butchers and Drovers' Bank stock	$1,050 00	$1,575 00	$900 00	
Chicago and Northwestern R. R. pref. stock	7,000 00	10,000 00	7,500 00	
Metropolitan Gas-Light Co. stock	20,000 00	40,000 00	50,000 00	
Michigan Central R. R. stock	30,000 00	25,500 00		
Lafayette, Bloomington and Muncie R. R. bonds	30,000 00	28,200 00	35,000 00	
Texas and Pacific R. R. income bonds	20,000 00	9,550 00		
Delaware, Lackawanna and Western R. R. stock	20 000 00	23,400 00	20,000 00	
National Citizens' Bank stock	17,500 00	21,875 00	16,000 00	
National Citizens' Bank stock	500 00	625 00		
Oriental Bank stock	1,000 00	1,350 00	5,000 00	
Manufacturers' Nat. Bank stock	900 00	900 00		
Williamsburgh Gas-Light Co stock	1,500 00	1,680 00		
Second Avenue R. R. Co. stock	2,000 00	4,200 00		
Total amounts	$151,450 00	$168,855 00	$134,400 00	$134,400 00

Cash in office, $4,388.25; in bank, $61,007.61; total	65,395 86
Interest due and accrued on stocks and bonds	4,257 50
Interest due and accrued on collateral loans	530 33
Premiums in due course of collection	43,740 76
Rents due and accrued	700 00
Aggregate amount of all actual, available assets	$1,041,583 95

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$25,384 41	
Losses unadjusted, including all reported and supposed losses	50,747 93	
Total amount of claims for losses	$76,132 34	
Deduct reinsurance thereon	1,446 85	
Net amount of unpaid losses and claims		$74,685 49
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$151,228 91	
Unearned premiums, *pro rata*, on fire risks running more than one year	76,168 63	
Total unearned premiums		227,397 54
Cash dividends to stockholders, unpaid		112 70
Salaries and other miscellaneous expenses, due and accrued		1,600 00
All other liabilities, viz.: Taxes and assessments, $750; commissions and brokerage, $6,302; return premiums, $800; total		7,852 00
Total Liabilities, except capital and net surplus		$311,647 73
Joint-stock capital paid up in cash		300,000 00
Surplus beyond all liabilities		429,936 22
Surplus, constituting a permanent reserve fund, represented by scrip, which cannot be redeemed so as to diminish said reserve	$150,000 00	
Aggregate Liabilities, including paid up capital and net surplus,		1,041,583 95

III. INCOME DURING THE YEAR.

Gross cash premiums received	$426,151 37	
Deduct reinsurance, rebate and return premiums	61,013 02	
Net cash received for premiums (all fire)		$365,138 35
Interest received on bonds and mortgages		3,336 96
Interest and dividends received from all other sources		33,650 64
Received for rent		4,428 87
Aggregate Income received during the year in cash		$406,554 82

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$233,850 71	
Deduct salvages and reinsurances	15,246 95	
Net amount paid for losses (all fire)		$218,603 76
Dividends paid		40,433 30
Commissions and brokerage		60,439 87
Salaries and other charges of officers, clerks and other employes		51,323 65
State, national, and local taxes		6,561 39
All other payments, viz. : Rent, office expenses, stationery, fire patrol, surveys, advertising, etc.		35,695 58
Aggregate Expenditures during the year in cash		$413,057 55

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$72,063,875	$496,974 00
Written or renewed in 1883	67,477,475	433,012 28
Totals	$139,541,350	$929,986 28
Deduct expirations and cancellations	71,780,851	461,763 47
In force December 31, 1883	$67,760,499	$468,222 81
Deduct amount reinsured	3,059,114	22,772 40
Net amount in force	$64,701,385	$445,450 41

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$44,858,302	$302,457 82	1–2	$151,228 91
1882	Two years	349,189	3,672 86	1–4	918 21
1883	Two years	197,187	293 91	3–4	220 43
1881	Three years	3,875,516	24,887 62	1–6	4,147 95
1882	Three years	4,993,102	33,043 75	1–2	16,521 87
1883	Three years	5,425,662	35,161 24	5–6	29,301 03
1880	Four years	68,383	384 67	1–8	48 08
1881	Four years	76,333	356 82	3–8	133 81
1882	Four years	101,467	359 33	5–8	224 60
1883	Four years	55,105	176 64	7–8	154 56
1879	Five years	603,804	6,471 38	1-10	647 14
1880	Five years	833,326	7,316 05	3-10	2,194 82
1881	Five years	989,188	9,724 53	1–2	4,862 27
1882	Five years	1,259,184	11,177 77	7-10	7,824 44
1883	Five years	1,015,637	9,966 02	9–10	8,969 42
Totals		$64,701,385	$445,450 41	.....	$227,397 54

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$7,326,255 91
Total losses paid since organization	3,327,238 47
Total cash dividends declared since the Company commenced business	1,630,050 00
Total amount of the Company's stock owned by the directors at par value	73,160 00
Total amount loaned to stockholders	50,000 00
Total amount of fire losses incurred during the year	241,928 85

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz. :

Georgia	$25,000 00
Virginia	15,000 00
North Carolina	10,000 00

Business in the State of New York during the year.

Fire risks written	$43,354,566 29
Premiums received	203,773 47
Losses paid	87,198 93
Amount of losses incurred	97,752 40
Amount paid the Comptroller for taxes on premiums	1,521 09
Amount paid the Comptroller for taxes on capital stock	765 00

CITY FIRE INSURANCE COMPANY.

No. 111 Broadway, New York.

[Organized April 26, 1833; commenced business June 6, 1833.]

SAMUEL TOWNSEND, *President.* DAVID J. BLAUVELT, *Secretary.*

Capital stock of the Company paid up, $210,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$76,500 00
Interest accrued thereon		1,772 08

Stocks, Bonds, etc., owned by the Company.

	Par value	Market value.	
Tradesmens' National Bank stock	$68,000 00	$76,160 00	
N. Y. Central & Hudson R. R. R. Co. stock	20,000 00	22,400 00	
U. S. bonds	185,000 00	221,000 00	
Total par and market value	$273,000 00	$319,560 00	319,560 00
Cash in office, $4,269.11; in bank, $4,358.13; total			8,627 24
Interest due and accrued on stocks and bonds			3,780 41
Premiums in due course of collection			1,920 16
Aggregate amount of all actual, available Assets			$412,159 89

II. LIABILITIES.

Net amount of unpaid losses and claims		$350 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$18,602 31	
Unearned premiums, *pro rata*, on fire risks running more than one year	7,063 92	
Total unearned premiums		25,666 23
Salaries and other miscellaneous expenses, due and accrued		1,033 33
All other liabilities, viz.: Taxes and assessments, $525; commissions and brokerage, $272.67; return premiums, $27.52; total		825 19
Total Liabilities, except capital and net surplus		$27,874 75
Joint-stock capital paid up in cash		210,000 00
Surplus beyond all liabilities		174,285 14
Aggregate Liabilities, including paid up capital and net surplus,		$412,159 89

III. INCOME DURING THE YEAR.

Gross cash premiums received	$47,985 64	
Deduct reinsurance, rebate and return premiums	2,942 09	
Net cash received for premiums (all fire)		$45,043 55
Interest received on bonds and mortgages		5,980 22
Interest and dividends received from all other sources		13,003 75
Income from all other sources		1,746 10
Aggregate Income received during the year in cash		$65,773 62

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$10,420 04
Dividends paid	21,000 00
Commissions and brokerage	5,197 98

Salaries and other charges of officers, clerks and other employes...	13,921 51
State, national and local taxes	6,997 87
All other payments, viz. : Rent, stationery, fire patrol, etc...	9,454 66
Aggregate Expenditures during the year in cash.	$66,992 06

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$10,785,307	$47,269 89
Written or renewed in 1883.	10,985,892	47,674 58
Totals	$21,771,199	$94,944 47
Deduct expirations and cancellations	10,874,613	44,619 76
In force December 31, 1883	$10,896,586	$50,324 71
Deduct amount reinsured	152,150	736 51
Net amount in force	$10,744,436	$49,588 20

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$8,423,569	$37,204 63	1--2	$18,602 31
1882	Two years	8,000	115 81	1--4	28 95
1883	Two years	47,500	164 81	3--4	123 61
1881	Three years	364,650	1,913 76	1--6	318 96
1882	Three years	586,200	2,688 92	1--2	1,344 46
1883	Three years	707,442	3,000 30	5--6	2,500 25
1881	Four years	17,500	47 74	3--8	17 90
1882	Four years	7,000	29 50	5--8	18 44
1883	Four years	17,100	209 66	7--8	183 45
1879	Five years	55,625	448 77	1-10	44 88
1880	Five years	54,950	443 02	3-10	132 91
1881	Five years	88,650	927 80	1--2	463 90
1882	Five years	195,050	1,339 63	7-10	937 74
1883	Five years	171,200	1,053 85	9-10	948 47
Totals		$10,744,436	$49,588 20		$25,666 23

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,007,244 95
Total losses paid since organization	1,371,018 56
Total cash dividends declared since the Company commenced business	1,681,800 00
Total amount of the Company's stock owned by the directors at par value	29,190 00
Total amount of fire losses incurred during the year	9,089 99

Business in the State of New York during the year.

Fire risks written	$9,751,235 69
Premiums received	38,211 81
Losses paid	6,209 43
Amount of losses incurred	6,229 43
Amount paid to the Comptroller for taxes on premiums	282 18
Amount paid to the Comptroller for taxes on dividends to stockholders	535 50

CLINTON FIRE INSURANCE COMPANY.

No. 170 BROADWAY, NEW YORK.

[Organized July 9, 1850; commenced business July 11, 1850.]

G. T. PATTERSON, JR., *President.* C. E. W. CHAMBERS, *Secretary.*

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$26,400 00
Interest accrued thereon		132 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States registered bonds	$259,000 00	$301,445 00	
Delaware and Hudson Canal Co. bonds	40,000 00	43,200 00	
Central Railroad of New Jersey adjustment bond,	1,000 00	1,060 00	
Central Railroad of New Jersey debenture bond	1,000 00	1,000 00	
Central Railroad of New Jersey scrip	100 00	100 00	
N. Y. Central and Hudson River R. R. Co. stock	70,000 00	79,100 00	
American Exchange National Bank stock	10,000 00	13,900 00	
Merchants' National Bank stock	2,850 00	3,762 00	
Total par and market values	$383,950 00	$443,567 00	443,567 00
Cash in office, $2,033.65; in bank, $180.89; total			2,214 54
Interest due and accrued on stocks and bonds			3,495 00
Premiums in due course of collection			30,352 26
Aggregate amount of all actual, available Assets			$506,160 80

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$3,871 84	
Losses unadjusted, including all reported and supposed losses	5,181 00	
Losses resisted, including interest, costs and expenses	1,000 00	
Net amount of unpaid losses and claims		$10,052 84
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$62,771 90	
Unearned premiums, *pro rata*, on fire risks running more than one year	31,568 16	
Total unearned premiums		94,340 06
Borrowed money due and to become due		30,000 00
All other liabilities		5,273 64
Total Liabilities, except capital and net surplus		$139,666 54
Joint-stock capital paid up in cash		250,000 00
Surplus beyond all liabilities		116,494 26
Aggregate Liabilities, including paid up capital and net surplus,		$506,160 80

III. INCOME DURING THE YEAR.

Gross cash premiums received	$254,044 37	
Deduct reinsurance, rebate and return premiums	38,658 31	
Net cash received for premiums (all fire)		$215,386 06
Interest received on bonds and mortgages		1,364 00
Interest and dividends received from all other sources		18,744 33
Aggregate Income received during the year in cash		$235,494 39

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$135,871 56	
Deduct salvages and reinsurances	20,416 88	
Net amount paid for losses (all fire)		$115,454 68
Dividends paid		25,000 00
Commissions and brokerage		40,392 69
Salaries and other charges of officers, clerks and other employes		18,207 00
State, national and local taxes		3,884 54
All other payments, viz.: Rent, $4,500; adjusting, $1,595.89; agency and home office expenses, $22,066.29; miscellaneous, $1,213.61; total		29,375 84
Aggregate Expenditures during the year in cash		$232,314 75

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$23,275,445	$166,324 86
Written or renewed in 1883	39,463,033	265,818 38
Totals	$62,738,478	$432,143 24
Deduct expirations and cancellations	33,640,387	230,076 01
In force December 31, 1883	$29,098,091	$202,067 23
Deduct amount reinsured	3,274,084	20,472 55
Net amount in force	$25,823,907	$181,594 68

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$17,730,812	$125,543 80	1—2	$62,771 90
1882	Two years	20,386	129 54	1—4	32 38
1883	Two years	23,625	238 95	3—4	179 21
1881	Three years	1,876,472	12,165 70	1—6	2,027 61
1882	Three years	1,845,056	12,152 60	1—2	6,076 30
1883	Three years	2,376,032	15,489 70	5—6	12,908 08
1880	Four years	17,300	174 00	1—8	21 75
1881	Four years	12,165	127 72	3—8	47 85
1882	Four years	6,000	45 00	5—8	28 12
1883	Four years	17,900	124 09	7—8	108 38
1879	Five years	201,472	1,346 01	1-10	134 60
1880	Five years	200,534	1,713 16	3-10	513 94
1881	Five years	228,345	2,217 85	1—2	1,108 92
1882	Five years	481,376	3,625 42	7-10	2,537 79
1883	Five years	786,432	6,501 14	9-10	5,851 03
Totals		$25,823,907	$181,594 68	.....	$94,340 06

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,069,433 55
Total losses paid since organization	1,436,651 34
Total cash dividends declared since the Company commenced business	1,035,000 00
Total amount of the Company's stock owned by the directors at par value	76,300 00
Total amount of fire losses incurred during the year	99,546 45

Business in the State of New York during the year.

Fire risks written	$13,409,174 00
Premiums received	82,167 43
Losses paid	29,845 18
Amount of losses incurred	35,260 18
Amount paid the Comptroller for taxes on premiums	361 89
Amount paid the Comptroller for taxes on dividends to stockholders	637 50

COMMERCE INSURANCE COMPANY

No. 57 State Street, Albany.

[Organized and commenced business June 1, 1859.]

ADAM VAN ALLEN, *President.* RICHARD VARICK DEWITT, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$35,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$210,000 00	$278,000 00	
National Commercial Bank of Albany, N. Y., stock,	15,000 00	30,000 00	
First National Bank of Albany, N. Y., stock	13,300 00	21,280 00	
Nat. Albany Exchange Bank of Albany, N. Y., st'k,	8,000 00	12,000 00	
Union National Bank of Albany, N. Y., stock	8,000 00	8,800 00	
New York State Nat. Bank of Albany, N. Y., stock,	4,000 00	6,400 00	
Albany City Nat. Bank of Albany, N. Y., stock	2,700 00	3,375 00	
National Bank of Cohoes, N. Y., stock	2,000 00	2,000 00	
Total par and market values	$263,000 00	$361,855 00	
			361,855 00
Cash in office, $2,007.75; in bank, $31,702.40; total			33,710 15
Interest due and accrued on stocks and bonds			687 83
Premiums in due course of collection			8,010 31
Rents due and accrued			152 67
Aggregate amount of all actual, available Assets			$439,415 96

II. LIABILITIES.

Net amount of unpaid losses and claims		$15,809 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$59,288 68	
Unearned premiums, *pro rata*, on fire risks running more than one year	21,861 09	
Total unearned premiums		81,149 77
All other liabilities, viz.: Taxes and assessments, $400; commissions and brokerage, $735.78; return premiums, $311.57		1,447 35
Total Liabilities, except capital and net surplus		$98,406 12
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		141,009 84
Aggregate Liabilities, including paid up capital and net surplus		$439,415 96

III. INCOME DURING THE YEAR.

Gross cash premiums received	$159,938 75	
Deduct reinsurance, rebate and return premiums	16,727 65	
Net cash received for premiums (all fire)		$143,211 10
Interest and dividends received from all sources		18,163 03
Received for rent		1,539 33
Aggregate Income received during the year in cash		$162,913 46

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$87,381 67	
Deduct salvages and reinsurances	3,952 23	
Net amount paid for losses (all fire)		$83,432 44
Dividends paid		16,000 00
Commissions and brokerage		25,811 33
Salaries and other charges of officers, clerks and other employes		10,594 92
State, national and local taxes		5,729 30
All other payments, viz.: Advertising and printing, $3,176.33; travelling and adjusting, $677.98; office expenses and building repairs, $2,261.30; maps, agency and law expenses, $1,230.80; total		7,346 41
Aggregate Expenditures during the year in cash		$148,914 40

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$13,509,073	$131,891 90
Written or renewed in 1883	17,091,073	162,064 29
Totals	$30,600 146	$293,956 19
Deduct expirations and cancellations	14,232,821	125,256 43
In force December 31, 1883	$16,367,325	$168,699 76
Deduct amount reinsured	975,114	9,602 41
Net amount in force	$15,392,211	$159,097 35

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$11,661,893	$118,577 36	1—2	$59,288 68
1882	Two years	19,065	132 39	1—4	33 09
1883	Two years	12,300	84 78	3—4	63 56
1881	Three years	816,761	8,433 11	1—6	1,405 52
1882	Three years	1,039,652	10,943 82	1—2	5,471 91
1883	Three years	1,091,819	11,922 17	5—6	9,935 14
1880	Four years	7,600	76 00	1—8	9 50
1881	Four years	8,700	87 00	3—8	32 62
1882	Four years	2,200	20 50	5—8	12 81
1883	Four years	12,800	126 00	7—8	110 25
1879	Five years	65,620	827 60	1-10	82 76
1880	Five years	133,222	1,670 06	3-10	501 01
1881	Five years	193,641	2,384 54	1—2	1,192 27
1882	Five years	182,334	2,100 80	7-10	1,470 56
1883	Five years	144,604	1,711 22	9-10	1,540 09
Totals		$15,392,211	$159,097 35	.....	$81,149 77

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,515,212 00
Total losses paid since organization	2,376,610 00
Total cash dividends declared since the Company commenced business	572,000 00
Total amount of the Company's stock owned by the directors at par value	46,725 00
Total amount of fire losses incurred during the year	87,339 80

Business in the State of New York during the year.

Fire risks written	$8,376,313 00
Premiums received	65,857 82
Losses paid	31,124 14
Amount of losses incurred	31,266 65
Amount paid the Comptroller for taxes on premiums	413 27
Amount paid the Comptroller for taxes on dividends to stockholders	350 00

COMMERCIAL FIRE INSURANCE COMPANY.

No. 157 Broadway, New York.

[Organized and commenced business May 15, 1850.]

DAVID QUACKINBUSH, *President.* WALTER LAWRENCE, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$23,700 00
Interest accrued thereon		119 50

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$232,000 00	$307,150 00	
Brooklyn Corporation bonds	21,000 00	29,970 00	
Long Island City bonds	10,000 00	10,000 00	
Flushing City water bonds	12,000 00	15,000 00	
Elizabeth City bonds	20,000 00	10,000 00	
New York City Corporation assessment bonds	1,000 00	1,400 00	
Total, par and market values	$296,000 00	$373,520 00	373,520 00
Cash in office, $33,239.88; in bank, $2,745.60; total			35,985 48
Interest due and accrued on stocks and bonds			1,166 66
Premiums in due course of collection			67,295 83
Aggregate amount of all actual, available Assets			$501,787 47

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$15,931 53	
Losses unadjusted, including all reported and supposed losses	18,633 05	
Losses resisted, including interest, costs and expenses	5,500 00	
Total amount of claims for losses	$40,064 58	
Deduct reinsurance thereon	1,304 00	
Net amount of unpaid losses and claims		$38,760 58
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$147,351 51	
Unearned premiums, *pro rata*, on fire risks running more than one year	47,304 96	
Unearned premiums, at 50 per cent, on inland navigation risks	4,118 56	
Total unearned premiums		198,775 03
Cash dividends to stockholders, unpaid		395 75
Salaries and other miscellaneous expenses, due and accrued		833 33
Borrowed money, due and to become due		5,000 00
All other liabilities, viz.: Commissions and brokerage, $12,113.25; return premiums, $120.49; total		12,233 74
Total Liabilities, except capital and net surplus		$255,998 43
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		45,789 04
Aggregate Liabilities, including paid up capital and net surplus,		$501,787 47

III. INCOME DURING THE YEAR

	Fire.	Inland.	
Gross cash premiums received	$421,710 80	$14,076 43	
Deduct reinsurance, rebate and return premiums	49,179 14	867 48	
Net cash received for premiums	$372,531 66	$13,208 95	$385,740 61
Interest received on bonds and mortgages			2,251 00
Interest and dividends received from all other sources			21,865 00
Aggregate Income received during the year in cash			$409,856 61

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$271,894 60	$10,873 13	
Deduct salvages and reinsurance	14,848 89	.....	
Net amount paid for losses	$257,045 71	$10,873 13	$267,918 84
Dividends paid			16,949 25
Commissions and brokerage			88,111 90
Salaries and other charges of officers, clerks and other employes			21,539 24
State, national and local taxes			6,643 26
All other payments, viz.: Rent, $5,000; fire patrol, $1,615.23; miscellaneous, $19,755.01; total			26,370 24
Aggregate Expenditures during the year in cash			$427,532 73

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$41,239,303	$363,127 67	$1,482,054	$13,996 76
Written or renewed in 1883	37,021,247	436,938 39	7,719,827	12,502 33
Totals	$78,260,550	$800,066 06	$9,201,881	$26,499 09
Deduct expirations and cancellations	35,360,387	387,616 31	8,880,831	18,199 47
In force December 31, 1883	$42,900,163	$412,449 75	$321,050	$8,299 62
Deduct amount reinsured	2,376,156	26,510 01	3,500	62 50
Net amount in force	$40,524,007	$385,939 74	$317,550	$8,237 12

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$29,950,724	$294,703 03	1—2	$147,351 51
1882	Two years	174,446	1,728 77	1—4	432 19
1883	Two years	18,975	288 22	3—4	216 15
1881	Three years	2,064,716	19,492 25	1—6	3,248 70
1882	Three years	3,783,250	30,456 67	1—2	15,228 33
1883	Three years	3,427,868	25,986 86	5—6	21,655 72
1880	Four years	31,725	305 64	1—8	38 20
1881	Four years	4,500	45 00	3—8	16 86
1882	Four years	25,000	166 93	5—8	104 33
1883	Four years	20,000	219 16	7—8	191 76
1879	Five years	226,276	2,513 96	1-10	251 39
1880	Five years	249,650	3,189 71	3-10	956 91
1881	Five years	115,211	1,111 71	1—2	555 85
1882	Five years	279,423	3,450 09	7-10	2,415 00
1883	Five years	150,242	2,181 74	9-10	1,963 57
1878	Seven years	2,000 00	100 00	3-10	30 00
Totals		$40,524,007	$385,939 74	.....	$194,656 47

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,405,244 73
Total losses paid since organization	3,107,389 26
Total cash dividends declared since the Company commenced business	873,000 00
Total amount of Company's stock owned by the directors at par value	82,250 00
Total amount of fire losses incurred during the year	256,561 29
Total amount of inland losses incurred during the year	10,873 13

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	$16,421,480 00	$7,506,327 00
Premiums received	95,634 24	10,372 33
Losses paid	73,554 88	9,307 38
Amount of losses incurred	76,102 93	9,307 38

Amount paid the Comptroller for taxes on premiums	$216 05
Amount paid the Comptroller for taxes on capital stock	510 00

CONTINENTAL INSURANCE COMPANY.

No. 100 BROADWAY, NEW YORK.

[Organized and commenced business January 6, 1853.]

GEORGE T. HOPE, *President.* CYRUS PECK, *Secretary.*

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$659,450 00
Loans on bond and mortgage (first liens)		324,100 00
Interest accrued thereon		8,582 23

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$1,000,000 00	$1,301,770 00	
American Exchange National Bank stock	25,000 00	31,750 00	
Bank of America stock	6,900 00	10,350 00	
Bowery National Bank stock	5,000 00	7,500 00	
Mechanics' National Bank stock	30,000 00	45,000 00	
Mercantile National Bank stock	25,000 00	29,500 00	
Merchants' National Bank stock	17,500 00	22,225 00	
Metropolitan National Bank stock	20,000 00	29,800 00	
Nassau Bank stock	5,000 00	6,500 00	
Phenix National Bank stock	14,000 00	14,420 00	
St. Nicholas Bank stock	18,000 00	24,300 00	
Central Trust Co. stock	20,000 00	50,000 00	
N. Y. Guaranty and Indemnity Co. stock	300 00	300 00	
N. Y. and Harlem R. R Co. stock	75,000 00	142,500 00	
Cedar Rapids, Iowa Falls & North W. R. R. Co. bds.,	50,000 00	52,500 00	
Central R. R. and Banking Co. of Georgia bonds	50,000 00	55,000 00	
Chicago and Northwestern R. R. Co. bonds	50,000 00	55,000 00	
Chicago, Mil. and St. Paul R. R. Co. bonds	50,000 00	55,000 00	
Chic., St. Paul, Minn. and Omaha R. R. Co. bonds	100,000 00	108,000 00	
Columbia and Greenville R. R. Co. bonds	50,000 00	48,500 00	
Erie R. R. Co. bonds	50,000 00	63,500 00	
N. Y., L. E. and Western R. R. Co. bonds	50,000 00	52,500 00	
Ind., Bloomington and W. Railway Co. bonds	125,000 00	145,000 00	
Indianapolis and St. Louis R. R. Co. bonds	30,000 00	33,600 00	
Mil., Lake Shore and Western R. R. Co. bonds	50,000 00	50,000 00	
Morris and Essex R. R. Co. bonds	50,000 00	61,500 00	
N. Y., Lackawanna and Western R. R. Co. bonds	100,000 00	118,000 00	
St. Paul, Minn. and Manitoba Railway Co. bonds	100,000 00	108,000 00	
Alabama State, new bonds	10,000 00	8,000 00	
South Carolina State bonds	12,000 00	12,000 00	
Tennessee State bonds	26,000 00	9,880 00	
Total par and market values	$2,214,700 00	$2,751,895 00	2,751,895 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Mechanics' Bank of Brooklyn stock,	$1,500 00	$3,000 00	$1,200 00	
Oregon Railway and Nav. Co. stock,	124,600 00	118,370 00	100,000 00	
Northern Pacific R. R. Co. stock ...	20,000 00	10,400 00		
Fidelity & Casu. Co. of N. Y. stock,	2,200 00	2,640 00	2,000 00	
St. P., Minn. & Man. R'wy Co. stock,	30,000 00	28,500 00		
St. P., Minn. & Man. 1st Cons'd bds.,	32,000 00	32,000 00		
St. P., Minn. & Man. 2d mort. bds.,	8,000 00	8,640 00		
St. P., Minn. & Man. (Dak. Ex.) 1st mortgage bonds	5,000 00	5,400 00	70,000 00	
Mil., L. S. & West. R'way Co. 1st. mortgage bonds	9,000 00	9,000 00		
Oregon R'way & Nav. Co. 1st mort. bonds	1,000 00	1,040 00		
Brooklyn City R. R. Co. stock	1,500 00	3,150 00	1,400 00	
Western Union Tel. Co. stock.....	20,000 00	14,800 00		
Chi. & Alton R. R. Co. Com. stock,	10,000 00	13,300 00		
Bost. & N. Y. Air L. R. R. Co. stock,	15,000 00	12,000 00		
Chi., St. P., Minn. & Omaha R'way Co. pref. stock	30,000 00	28,500 00	100,000 00	
L. S. & Mich. So. R'way Co. stock..	9,000 00	8,820 00		
Chi., Burl. & Quincy R. R. Co. stock,	5,000 00	6,000 00		
Chi., R. I. & Pac. R'way Co. stock..	27,500 00	32,450 00		
St. P., Minn. & Man. R'wy Co. stock,	10,000 00	9,500 00		
L. S. & Mich. So. R'way Co. stock..	20,000 00	19,600 00	50,000 00	
Chi. & N. W. R'way Co. pref. stock,	30,000 00	42,900 00		
Cent. R. R. & Bank. Co., Ga., bonds,	6,000 00	6,600 00	4,500 00	
American Ex. Nat. Bank stock.....	1,000 00	1,270 00	900 00	
Col., Hock. Val. & Tol. Ry. Co. bds..	77,000 00	61,600 00	50,000 00	
Canadian Pacific Railway Co. stock,	120,000 00	66,000 00	50,000 00	
Chesapeake & Ohio R. R. Co. bds.,	26,000 00	24,700 00	20,000 00	
Total amounts.....	$641,300 00	$570,180 00	$450,000 00	$450,000 00
Cash in office, $9,123.11 ; in bank, $213,859.49 ; total.....				222,982 60
Interest due and accrued on stocks and bonds.....				48,932 50
Interest due and accrued on collateral loans.....				2,455 91
Premiums in due course of collection.....				366,438 17
Bills receivable, not matured, taken for premiums.....				26,205 60
Rents due and accrued.....				6,900 00
Aggregate amount of all actual, available Assets.....				$4,867,942 01

Special Reserve Fund under Chapter 189, *Laws of* 1874 *as amended by Chapter* 282, *Laws of* 1878.

Deposited with the Insurance Department.....	$600,000 00
Guaranty surplus fund.....	600,000 00

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	$343,717 91	
Losses resisted, including interest, costs and expenses.....	32 900 00	
Total amount of claims for losses.....	$376,617 91	
Deduct reinsurance thereon.....	33,486 87	
Net amount of unpaid losses and claims.....		$343,131 04
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	$582,664 85	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	1,167,472 96	
Unearned premiums, at 50 per cent, on inland navigation risks	25,682 88	
Total unearned premiums.....		1,775,820 69
Principal unpaid on scrip ordered to be redeemed.....		29,952 00
Interest unpaid to scripholders, due or to become due.....		6,601 20
Cash dividends to stockholders, unpaid.....		639 80
All other liabilities.....		50,000 00
Total Liabilities, except capital and net surplus		$2,206,144 73

Joint-stock capital paid up in cash		$1,000,000 00
Surplus beyond all liabilities		1,661,797 28
Surplus constituting a permanent reserve fund, represented by scrip, which cannot be redeemed so as to diminish said reserve	$44,015 00	
Aggregate Liabilities, including paid up capital and net surplus,		$4,867,942 01

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$2,575,532 81	$564,578 19	
Deduct reinsurance, rebate and return premiums	445,847 65	92,518 49	
Net cash received for premiums	$2,129,685 16	$472,059 70	$2,601,744 86
Interest received on bonds and mortgages			21,744 08
Interest and dividends received from all other sources			154,999 74
Received for rent			49,553 93
Aggregate Income received during the year in cash			$2,828,042 61

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$1,299,373 95	$336,325 76	
Deduct salvages and reinsurance	129,104 00	31,792 99	
Net amount paid for losses	$1,170,269 95	$304,532 77	$1,474,802 72
Dividends paid			149,948 40
Scrip redeemed in cash, and interest paid on scrip			9,982 96
Commissions and brokerage			479,233 37
Salaries and other charges of officers, clerks and other employes			254,886 22
State, national and local taxes			63,638 84
All other payments and expenditures			181,263 22
Aggregate Expenditures during the year in cash			$2,613,755 73

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$351,568,202	$2,828,845 61	$2,359,543	$52,733 50
Written or renewed in 1883	380,112,308	2,730,081 57	224,855,637	621,523 08
Totals	$731,680,510	$5,558,927 18	$227,215,180	$674,256 58
Deduct expirations and cancellations	325,165,425	2,094,689 79	219,631,999	618,673 51
In force December 31, 1883	$406,515,085	$3,464,237 39	$7,583,181	$55,583 07
Deduct amount reinsured	20,589,605	214,967 12	149,750	4,217 32
Net amount in force	$385,925,480	$3,249,270 27	$7,433,431	$51,365 75

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$180,125,099	$1,165,329 70	1—2	$582,664 85
1882	Two years	924,140	5,412 61	1—4	1,353 15
1883	Two years	2,556,836	11,233 54	3—4	8,425 16
1881	Three years	31,736,066	263,431 56	1—6	43,905 26
1882	Three years	36,212,891	283,050 74	1—2	141,525 37
1883	Three years	45,411,949	355,695 17	5—6	296,412 64
1880	Four years	1,005,690	10,053 85	1—8	1,256 73
1881	Four years	763,835	8,131 86	3—8	3,049 44
1882	Four years	967,216	9,223 21	5—8	5,764 50
1883	Four years	1,206,206	11,616 90	7—8	10,164 79
1879	Five years	9,145,575	130,575 86	1-10	13,057 59
1880	Five years	14,775,790	199,876 59	3-10	59,962 98
1881	Five years	15,666,346	209,658 78	1—2	104,829 39
1882	Five years	19,409,589	248,079 77	7-10	173,655 84
1883	Five years	26,018,252	337,900 13	9-10	304,110 12
Totals		$385,925,480	$3,249,270 27		$1,750,137 81

Scrip.

Balance of scrip outstanding and deliverable to policyholders	$44,015 00
Scrip not actually delivered	504 00
Scrip dividends declared during the year	245 68
Earned premiums on which said scrip dividends were declared	409 48
Limit of scrip accumulation before any redemption	44,015 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$29,074,507 77
Total losses paid since organization	15,482,262 81
Total cash dividends declared since the Company commenced business	3,729,747 36
Total amount of the Company's stock owned by the directors at par value	214,500 00
Total amount loaned to officers and directors	4,500 00
Total amount loaned to stockholders not officers	2,000 00
Total amount of losses incurred during the year	1,535,067 26
Amounts deposited in various States and countries for the protection of policyholders, as follows, viz.: Georgia	25,000 00

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	$88,005,754 00	$146,882,178 00
Premiums received	382,683 44	267,742 24
Losses paid	161,129 74	204,188 16
Amount of losses incurred	162,086 50	198,400 98

EAGLE FIRE COMPANY.

No. 71 Wall Street, New York.

[Organized April 22, 1806; commenced business August 6, 1806.]

A. J. CLINTON, *President.* T. J. GAINES, *Secretary.*

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$233,500 00
Loans on bond and mortgage (first liens)		164,450 00
Loans on bond and mortgage upon which more than one year's interest is due		7,000 00
Interest due and unpaid on bond and mortgage loans		4,680 00
Interest accrued thereon		4,502 55

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$340,000 00	$388,450 00	
Delaware and Hudson Canal Co. stock	25,000 00	26,312 50	
Utica, Chenango and Susque'na Val. R. R. stock	10,000 00	11,000 00	
Oswego and Syracuse R. R. stock	25,000 00	35,000 00	
Albany and Susquehanna R. R. stock	5,000 00	6,500 00	
Rensselaer and Saratoga R. R. stock	5,000 00	7,000 00	
Nassau Bank stock	5,000 00	6,500 00	
American Exchange Bank stock	20,000 00	25,600 00	
Bank of the State of N. Y. stock	2,000 00	2,600 00	
German American Bank stock	3,750 00	3,750 00	
Merchants' Nat. Bank stock	16,650 00	21,312 00	
Bank of America stock	20,000 00	31,400 00	
Mechanics' Nat. Bank stock	5,000 00	7,400 00	
East River Nat. Bank stock	3,550 00	4,260 00	
Nat Bank of Commerce stock	10,000 00	15,100 00	
Third Avenue R. R. bonds	10,000 00	11,000 00	
Total par and market values	$505,950 00	$603,184 50	603,184 50

Collateral Loan.

	Par value.	Market value.	Amount loaned.	
East River National Bank stock....	$1,500 00	$1,200 00	$800 00	
				$800 00
Cash in office, $13,745 36; in bank, $4,975.39; total				18,720 75
Interest due and accrued on stocks and bonds				5,928 51
Interest due and accrued on collateral loans				68 00
Premiums in due course of collection				7,027 72
Rents due and accrued				1,975 68
Aggregate amount of all actual, available Assets				$1,051,837 71

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$358 54	
Losses unadjusted, including all reported and supposed losses	600 00	
Losses resisted, including interest, cost and expenses	1,700 00	
Total amount of claims for losses	$2,658 54	
Deduct reinsurance thereon	13 33	
Net amount of unpaid losses and claims		$2,645 21
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$38,150 96	
Unearned premiums, *pro rata*, on fire risks running more than one year	29,715 06	
Total unearned premiums		67,866 02
Cash dividends to stockholders, unpaid		1,719 24
All other liabilities, viz.: Commissions and brokerage, $1,197.32; return premiums, $91.21		1,288 53
Total Liabilities, except capital and net surplus		$73,519 00
Joint-stock capital paid up in cash		300,000 00
Surplus beyond all liabilities		678,318 71
Aggregate Liabilities, including paid up capital and net surplus,		$1,051,837 71

III. INCOME DURING THE YEAR.

Gross cash premiums received	$113,938 52	
Deduct reinsurance, rebate and return premiums	9,871 27	
Net cash received for premiums (all fire)		$104,067 25
Interest received on bonds and mortgages		9,130 08
Interest and dividends received from all other sources		27,945 81
Received for rent		11,272 08
Income from all other sources		3,156 93
Aggregate Income received during the year in cash		$155,572 15

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$35,202 17	
Deduct salvage and reinsurance	1,062 89	
Net amount paid for losses (all fire)		$34,139 28
Dividends paid		45,033 00
Commissions and brokerage		11,935 96
Salaries and other charges of officers, clerks and other employes		27,779 86
State, national and local taxes		14,144 58
All other payments		5,412 97
Aggregate Expenditures during the year in cash		$138,445 59

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$27,971,564	$111,558 58
Written or renewed in 1883	30,349,077	114,832 75
Totals	$58,320 641	$226,391 33
Deduct exprrations and cancellations	27,137,902	94,516 00
In force December 31, 1883	$31,182,739	$131,875 33
Deduct amount reinsured	1,569,811	6,625 32
Net amount in force	$29,612,928	$125,250 01

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$19,432,042	$76,301 92	1—2	$38,150 96
1882	Two years	29,100	136 07	1—4	34 01
1883	Two years	32,500	145 90	3—4	109 42
1881	Three years	1,943,800	8,000 29	1—6	1,333 38
1882	Three years	3,202,949	14,334 19	1—2	7,167 09
1883	Three years	4,435,011	22,720 49	5—6	18,933 74
1879	Five years	65,500	364 90	1–10	36 49
1880	Five years	70,500	542 83	3–10	162 84
1881	Five years	119,543	748 57	1—2	374 28
1882	Five years	159,150	977 78	7–10	684 44
1883	Five years	122,833	977 07	9–10	879 37
Totals		$29,612,928	$125,250 01	.....	$67,866 02

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,904,548 88
Total losses paid since organization	2,861,645 16
Total cash dividends declared since the Company commenced business	3,686,308 00
Total amount of the Company's stock owned by the directors at par value	22,440 00
Total amount of fire losses incurred during the year	31,690 86

Business in the State of New York during the year.

Fire risks written	$29,416,176 00
Premiums received	110,403 86
Losses paid	29,093 14
Amount of losses incurred	26,394 72
Amount paid the Comptroller for taxes on premiums	719 75
Amount paid the Comptroller for taxes on dividends to stockholders	1,147 50

EMPIRE CITY FIRE INSURANCE COMPANY.

No. 166 Broadway, New York.

[Organized and commenced business October 5, 1850.]

WILLIAM A. BURTIS, *President.* LINDLEY MURRAY, Jr., *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$8,000 00
Interest due thereon	240 00

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$210 000 00	$257,792 50	
Erie Railway bonds	5,000 00	6,300 00	
Total par and market values	$215,000 00	$264,092 50	
			$264,092 50
Cash in office, $500.65; in bank, $17,853; total			18,353 65
Interest due and accrued on stocks and bonds			2,165 83
Premiums in due course of collection			4,930 53
Aggregate amount of all actual, available Assets			$297,782 51

II. LIABILITIES.

Net amount of unpaid losses and claims		$7,170 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$26,664 03	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,829 51	
Total uncarned premiums		33,493 54
All other liabilities, viz.: Commissions and brokerage, $779.54; return premiums, $41.83; rent, $500; total		1,321 37
Total Liabilities, except capital and net surplus		$41,984 91
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		55,797 60
Aggregate Liabilities, including paid up capital and net surplus,		$297,782 51

III. INCOME DURING THE YEAR.

Gross cash premiums received	$64,997 43	
Deduct reinsurance, rebate and return premiums	5,136 86	
Net cash received for premiums (all fire)		$59,860 57
Interest received on bonds and mortgages		480 00
Interest and dividends received from all other sources		9,582 75
Aggregate Income received during the year in cash		$69,923 32

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$36,039 45
Dividends paid	6,000 00
Commissions and brokerage	5,128 46
Salaries and other charges of officers, clerks and other employes	12,030 00
State, national and local taxes	526 36
All other payments, viz.: Rent, stationery, fire patrol, etc	5,605 69
Aggregate Expenditures during the year in cash	$65,329 96

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$10,061,528	$66,081 07
Written or renewed in 1883	10,728,572	65,472 56
Totals	$20,790,100	$131,553 63
Deduct expirations and cancellations	10,956,474	65,080 98
In force December 31, 1883	$9,833,626	$66,472 65
Deduct amount reinsured	23,200	109 58
Net amount in force	$9,810,426	$66,363 07

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$7,832,155	$53,328 06	1—2	$26,664 03
1882	Two years	29,969	138 62	1—4	34 65
1883	Two years	55,516	422 13	3—4	316 59
1881	Three years	503,329	3,117 56	1—6	519 60
1882	Three years	427,960	2,454 98	1—2	1,227 49
1883	Three years	560,447	3,019 72	5—6	2,516 43
1881	Four years	2,500	25 00	3—8	9 37
1882	Four years	8,000	61 07	5—8	38 17
1883	Four years	7,283	62 34	7—8	54 54
1879	Five years	46,716	495 46	1-10	49 54
1880	Five years	57,904	493 64	3-10	148 09
1881	Five years	124,557	1,249 44	1—2	624 72
1882	Five years	86,489	769 25	7-10	538 48
1883	Five years	90,801	835 38	9-10	751 84
Totals		$9,833,626	$66,472 65	.....	$33,493 54

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,271,139 23
Total losses paid since organization	1,018,711 55
Total cash dividends declared since the Company commenced business	744,000 00
Total amount of the Company's stock owned by the directors at par value	53,200 00
Total amount of fire losses incurred during the year	32,774 65

Business in the State of New York during the year.

Fire risks written	$7,666,027 00
Premiums received	41,452 40
Losses paid	10,493 24
Amount of losses incurred	9,265 41
Amount paid the Comptroller for taxes on premiums	169 36
Amount paid the Comptroller for taxes on capital stock	857 00

EXCHANGE FIRE INSURANCE COMPANY.

No. 41 PINE STREET, NEW YORK.

[Organized April 9, 1853: commenced business May, 1853.]

RICHARD C. COMBES, *President.* GEORGE W. MONTGOMERY, *Secretary.*

Capital stock of the Company paid up, $200,010.

I. ASSETS.

Loans on bond and mortgage (first liens)	$102,300 00
Interest due and unpaid on bond and mortgage loans	1,432 00
Interest accrued thereon	1,023 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$150,000 00	$155,250 00	155,250 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Citizens' Bank	$1,500 00	$1,800 00	
Oriental Bank	500 00	700 00	
Rutgers Fire Insurance Co	2,000 00	2,400 00	$7,500 00
Home Insurance Co	3,000 00	4,350 00	
N. Y. Equitable Fire Ins. Co	1,250 00	1,875 00	
Marine Bank	1,300 00	2,080 00	1,500 00
L. Island R. R. Co. 1st mort. bonds,	5,000 00	6,000 00	
Citizens' Insurance Co.	2,000 00	3,000 00	
North River Insurance Co	1,800 00	1,944 00	
Home Insurance Co	1,800 00	2,610 00	10,000 00
Long Island Insurance Co	1,550 00	1,767 00	
Mechanics and Traders' Fire Ins. Co.	500 00	565 00	
Sterling Fire Insurance Co	6,800 00	4,080 00	2,800 00
Wall Street Bank	8,000 00	8,400 00	7,000 00
Wall Street Bank	1,250 00	1,302 00	
Mechanics' Fire Insurance Co	500 00	700 00	
American Ex. Fire Ins. Co	500 00	565 00	2,000 00
Firemen's Trust Fire Ins. Co	200 00	160 00	
Union Pacific, first mortgage bonds,	2,000 00	2,350 00	
Cen. Pacific, first mortgage bonds..	1,000 00	1,140 00	
Wall Street Bank	9,650 00	10,032 00	11,700 00
Bank of Commerce	500 00	750 00	
Hanover Fire Ins. Co	1,000 00	1,370 00	700 00
Hanover Fire Ins. Co	2,500 00	3,425 00	
Stuyvesant Fire Insurance Co	625 00	880 00	
Park Fire Insurance Co	3,000 00	3,336 00	5,000 00
Manufac. and Build. Fire Ins. Co...	1,000 00	1,050 00	
Manhattan Life Insurance Co	750 00	3,750 00	2,200 00
United States bonds	2,200 00	2,728 00	
Licking Val. first mort. R. R. bonds,	1,000 00	1,000 00	3,050 00
Germania Fire Insurance Co	350 00	590 00	300 00
Continental Bank	700 00	840 00	500 00
Gallatin Nat. Bank	550 00	880 00	
Chi., Mil. and St. Paul R. R. bond..	1,000 00	1,080 00	4,500 00
N. Y., Lack. and West. R. R. bond,	3,000 00	3,600 00	
Phenix Bank	660 00	700 00	600 00
Long Dock bond	1,000 00	1,180 00	
Housatonic R. R. Co. (preferred)...	1,000 00	1,300 00	1,500 00
Total amounts	$72,935 00	$86,279 00	$60,850 00

		$60,850 00
Cash in office, $5,809.61; in bank, $16,275.06; total		22,084 67
Interest due and accrued on collateral loans		1,171 80
Premiums in due course of collection		14,411 01
Aggregate amount of all actual, available Assets		$358,522 48

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$20,150 00	
Losses resisted, including interest, costs and expenses	1,500 00	
Net amount of unpaid losses and claims		$21,650 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$55,694 23	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,354 11	
Unearned premiums, at 50 per cent, on inland navigation risks	2,006 25	
Total unearned premiums		64,054 59
Cash dividends to stockholders, unpaid		529 00
Total Liabilities, except capital and net surplus		$86,233 59
Joint-stock capital paid up in cash		200,010 00
Surplus beyond all liabilities		72,278 89
Aggregate Liabilities, including paid up capital and net surplus,		$358,522 48

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$162,291 34	$8,333 30	
Deduct reinsurance, rebate and return premiums	13,708 72		
Net cash received for premiums	$148,582 62	$8,333 30	$156,915 92

Interest received on bonds and mortgages	$6,009 18
Interest and dividends received from all other sources	6,865 14
Received for rent	562 50
Aggregate Income received during the year in cash	$170,352 74

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$81,440 56	$7,113 72	
Deduct salvages and reinsurances	482 95		
Net amount paid for losses (all fire)	$81,923 51	$7,113 72	
			$89,037 23
Dividends paid			14,000 70
Commissions and brokerage			28,220 39
Salaries and other charges of officers, clerks and other employes			17,578 60
State, national and local taxes			4,459 26
All other payments			11,340 22
Aggregate Expenditures during the year in cash			$164,636 40

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force on the 31st day or December of the preceding year	$16,133,833	$108,195 81	$112,400 00	$4,967 00
Written or renewed during the year	19,353,115	159,982 82	1,606,232 00	8,712 70
Totals	$35,486,948	$268,178 63	$1,718,632 00	$13,679 70
Deduct those expired and marked off as terminated	18,286,518	141,062 21	1,621,732 00	9,667 20
In force at the end of the year,	$17,200,430	$127,116 42	$96,900 00	$4,012 50
Deduct amount reinsured in authorized Companies	323,650	1,844 06		
Net amount in force	$16,876,780	$125,272 36	$96,900 00	$4,012 50

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$15,176,441	$111,388 46	1—2	$55,694 23
1881	Three years	417,933	3,110 11	1—6	518 36
1882	Three years	785,141	5,522 72	1—2	2,761 36
1883	Three years	130,335	1,269 05	5—6	1,057 54
1882	Four years	5,375	52 95	5—8	33 10
1879	Five years	111,650	1,227 53	1-10	122 75
1880	Five years	56,300	511 15	3-10	153 33
1881	Five years	36,950	438 37	1—2	219 18
1882	Five years	42,250	439 25	7-10	307 44
1883	Five years	114,405	1,312 77	9-10	1,181 05
Totals		$16,876,780	$125,272 36		$62,048 34

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,016,387 00
Total losses paid since the organization	1,838,073 00
Total cash dividends declared since the Company commenced business	333,622 05
Total amount of the Company's stock owned by the directors at par value	107,940 00
Total amount loaned to stockholders and officers	29,000 00
Total amount of fire losses incurred during the year	95,050 94
Total amount of inland losses incurred during the year	7,113 72

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	$11,374,934 00	$16,062 32
Premiums received	64,580 65	8,712 30
Losses paid	31,837 63	7,113 72
Amount of losses incurred	27,848 98	7,600 00

Amount paid the Comptroller for taxes on dividends to stockholders $425 02

FARRAGUT FIRE INSURANCE COMPANY.

No. 346 Broadway, New York.

[Organized January 29, 1872; commenced business January 30, 1872.]

JOHN M. FURMAN, *President.* SAMUEL DARBEE, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$6,000 00
Loans on bond and mortgage (first liens)	21,100 00
Interest accrued thereon	277 08

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$220,000 00	$242,287 50	
Delaware and Hudson Canal Co. stock	42,640 00	44,985 20	
N. Y. Central and Hudson River R. R. Co. stock	20,000 00	22,550 00	
Fourth National Bank stock	10,000 00	12,800 00	
Long Island Loan and Trust Co. stock	15,000 00	15,098 08	
Total par and market values	$307,640 00	$337,820 78	337,820 78

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Broadway R. R. Co. bonds	$2,000 00	$2,240 00	2,000 00	
Broadway R. R. Co. bonds	1,000 00	1,120 00	600 00	
Union Pacific R. R. Co. bonds	3,000 00	3,540 00	3,000 00	
Commercial Fire Ins. Co. stock	1,200 00	1,080 00	900 00	
Bushwick R. R. Co. stock	300 00	495 00	300 00	
Total amounts	$7,500 00	$8,475 00	$6,800 00	6,800 00

Cash in office, $538.88; in bank, $20,281.29; total	20,820 17
Interest due and accrued on stocks and bonds	400 00
Interest due and accrued on collateral loans	99 65
Premiums in due course of collection	14,344 08
Rents due and accrued	134 67
Aggregate amount of all actual, available Assets	$407,796 43

Item not admitted as Available Assets.

Office furniture	$4,000

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$2,338 19	
Losses unadjusted, including all reported and supposed losses	19,892 00	
Losses resisted, including interest, costs and expenses	2,962 50	
Net amount of unpaid losses and claims		$25,192 69
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$73,359 21	
Unearned premiums, *pro rata*, on fire risks running more than one year	21,654 73	
Total unearned premiums		95,013 94
Salaries and other miscellaneous expenses, due and accrued		2,041 66
All other liabilities, viz.: Taxes and assessments, $900; commissions and brokerage, $1,460.83; total		2,360 83
Total Liabilities, except capital and net surplus		$124,609 12

Joint-stock capital paid up in cash	$200,000 00
Surplus beyond all liabilities	83,187 31
Aggregate Liabilities, including paid up capital and net surplus,	$407,796 43

III. INCOME DURING THE YEAR.

Gross cash premiums received	$181,346 17	
Deduct reinsurance, rebate and return premiums	15,722 20	
Net cash received for premiums (all fire)		$165,623 97
Interest received on bonds and mortgages		1,116 56
Interest and dividends received from all other sources		15,635 45
Received for rent		500 04
Aggregate Income received during the year in cash		$182,876 02

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$94,438 66
Dividends paid	24,000 00
Commissions and brokerage	26,742 45
Salaries and other charges of officers, clerks and other employes	22,232 00
State, national and local taxes	4,023 36
All other payments	19,432 04
Aggregate Expenditures during the year in cash	$190,868 51

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$31,960,896	$183,202 95
Written or renewed in 1883	30,209,068	183,866 76
Totals	$62,169,964	$367,069 71
Deduct expirations and cancellations	31,336,197	173,392 75
In force December, 1883	$30,833 767	$193,676 96
Deduct amount reinsured	1,095 350	5,531 55
Net amount in force	$29,738,417	$188,145 41

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$24,216,746	$146,718 42	1--2	$73,359 21
1882	Two years	2,500	15 00	1--4	3 75
1883		2,500	25 00	3--4	18 75
1881	Three years	1,284,946	9,456 86	1--6	1,576 14
1882		1,439,481	9,053 59	1--2	4,526 79
1883		1,723,906	12,439 48	5--6	10,366 24
1880	Four years	67,675	729 01	1--8	91 12
1881		25,000	252 85	3--8	94 82
1882		48,800	437 25	5--8	273 28
1883		9,025	89 78	7--8	78 55
1879	Five years	187,850	1,741 38	1-10	174 13
1880		165,817	1,556 92	3-10	467 07
1881		173,832	1,650 42	1--2	825 21
1882		185,090	1,978 12	7-10	1,384 68
1883		200,749	1,933 83	9-10	1,740 45
1880	Seven years	4,500	67 50	.....	33 75
Totals		$29,738,417	$188,145 41	.....	$95,013 94

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,714,133 60
Total losses paid since organization	679,469 26
Total cash dividends declared since the Company commenced business	294,000 00
Total amount of the Company's stock owned by the directors at par value	92,650 00
Total amount loaned to stockholders and officers	6,400 00
Total amount of fire losses incurred during the year	105,578 00

Business in the State of New York during the year.

Fire risks written	$20,251,951 00	
Fire premiums received	76,223 95	
Fire losses paid	36,624 90	
Amount of losses incurred	45,019 62	
Amount paid the Comptroller for taxes on premiums		$584 94
Amount paid the Comptroller for taxes on dividends to stockholders		612 50

FIREMAN'S TRUST INSURANCE COMPANY.

No. 201 MONTAGUE STREET, BROOKLYN.

[Organized March 15, 1859; commenced business March 17, 1859.]

DWIGHT JOHNSON, *President.* E. B. WOOD, *Secretary.*

Capital stock of the Company paid up, $150,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$12,804 03
Loans on bond and mortgage (first liens)		12,700 00
Interest accrued thereon		17 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$140,000 00	$142,187 50	
Kings County Ocean Parkway Continuation Loan	6,000 00	6,600 00	
Total par and market values	$146,000 00	$148,787 50	148,787 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Brooklyn City bond	$1,000 00	$1,000 00	$350 00	
Republic Ins Co. stock	500 00	375 00	300 00	
Total amounts	$1,500 00	$1,375 00	$650 00	650 00

Cash in bank	10,784 03
Interest due and accrued on collateral loans	9 00
Premiums in due course of collection	5,617 93
Aggregate amount of all actual, available Assets	$191,369 49

II. LIABILITIES.

Total amount of claims for losses	$9,180 00	
Deduct reinsurance thereon	3,690 00	
Net amount of unpaid losses and claims		$5,490 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$14,161 83	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,776 55	
Total unearned premiums		16,938 38
Due and accrued for rent		583 33
Commissions and brokerage		1,123 58
Total Liabilities, except capital and net surplus		$24,135 29

Joint-stock capital paid up in cash	$150,000 00
Surplus beyond all liabilities	17,234 20
Aggregate Liabilities, including paid up capital and net surplus,	$191,369 49

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$48,436 12	$3,910 94	
Deduct reinsurance, rebate and return premiums	18,954 00	1,109 52	
Net cash received for premiums	$29,482 12	$2,801 42	$32,283 54
Interest received on bonds and mortgages			819 66
Interest and dividends received from all other sources			7,600 05
Received for rent			600 00
Aggregate Income received during the year in cash			$41,303 25

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$33,200 79	$13,968 69	
Deduct salvages and reinsurance	1,340 59	1,548 18	
Net amount paid for losses	$31,860 20	$12,420 51	$44,280 71
Dividends paid			7,500 00
Salaries and other charges of officers, clerks and other employes			11,786 00
State, national and local taxes			795 65
All other payments, viz. : Rent, $4,500 ; fire patrol, $241.04 ; miscellaneous, $1,773.84 ; total			6,514 88
Aggregate Expenditures during the year in cash			$70 877 24

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$11,129,825	$69,284 11	$31,066	$2,172 45
Written or renewed in 1883	8,217,039	48,881 47	55,900	3,910 94
Totals	$19,346,864	$118,165 58	$86,966	$6,083 39
Deduct expirations and cancellations	10,440,601	80,423 63	86,966	6,083 39
In force December 31, 1833	$8,906,263	$37,741 95	.....	.....
Deduct amount reinsured	588,112	4,275 75	.....	.....
Net amount in force	$8,318,151	$33,466 20	.....	.....

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$7,257,591	$28,323 66	1—2	$14,161 83
1882	Two years	2,316	8 03	1—4	2 01
1883		19,550	88 41	3—4	66 30
1881	Three years	219,350	1,212 28	1—6	202 04
1882		384,835	1,699 80	1—2	849 90
1883		373,468	1,648 26	5—6	1,373 55
1881	Four years	600	3 94	3—8	1 48
1883		2,500	25 20	7—8	22 05
1879	Five years	8,250	70 50	1-10	7 05
1880		9,300	71 75	3-10	21 51
1881		12,166	119 18	1—2	59 59
1882		1,500	18 00	7-10	11 60
1883		26,725	177 19	9-10	159 47
Totals		$8,318,151	$33,466 20	.....	$16,938 38

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,548,909 54
Total losses paid since organization	707,330 71
Total cash dividends declared since the Company commenced business	310,500 00
Total amount of the Company's stock owned by the directors at par value	40,640 00
Total amount of fire losses incurred during the year	29,265 34
Total amount of inland losses incurred during the year	12,420 51

Business in the State of New York during the year.

Risks written	$3,092,329 00
Premiums received	24,043 67
Losses paid	21,630 36
Amount of losses incurred	25,926 84
Amount paid the Comptroller for taxes on premiums	88 03
Amount paid the Comptroller for taxes on capital stock	382 50

FIREMEN'S INSURANCE COMPANY.

No. 153 BROADWAY, NEW YORK.

[Organized and commenced business April 19, 1825.]

JOHN F. HALSTED, *President.* P. HANFORD OAKLEY, *Secretary.*

Capital stock of the Company paid up, $204,000.

I. ASSETS.

Loans on bond and mortgage (first liens)			$21,300 00
Interest accrued thereon			479 25

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$215,000 00	$222,925 00	
Bank of New York stock	6,700 00	11,055 00	
Metropolitan Bank stock	6,000 00	9,000 00	
American Exchange Bank stock	4,000 00	5,080 00	
Delaware and Hudson Canal bonds	16,000 00	17,590 00	
Total par and market values	$247,700 00	$265,650 00	265,650 00
Cash in office, $1,537.44; in bank, $942.89; total			2,480 33
Interest due and accrued on stocks and bonds			1,295 50
Premiums in due course of collection			6,606 92
Aggregate amount of all actual, available Assets			$297,812 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$100 00	
Losses unadjusted, including all reported and supposed losses	3,850 00	
Net amount of unpaid losses and claims		$3,950 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$28,143 96	
Unearned premiums, *pro rata*, on fire risks running more than one year	8,224 35	
Unearned premiums, at 50 per cent, on inland navigation risks	406 67	
Total unearned premiums		36,774 98
Salaries and other miscellaneous expenses, due and accrued		683 33
All other liabilities, viz.: Taxes and assessments, $244.80; commissions and brokerage, $1,156.20; return premiums, $165.02; total,		1,566 02
Total Liabilities, except capital and net surplus		$42,974 33

Joint-stock capital paid up in cash	$204,000 00
Surplus beyond all liabilities	50,837 67
Aggregate Liabilities, including paid up capital and net surplus,	$297,812 00

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$70,367 68	$773 33	
Deduct reinsurance, rebate and return premiums	6,964 39	.....	
Net cash received for premiums	$63,403 29	$773 33	$64,176 62
Interest received on bonds and mortgages			2,075 66
Interest and dividends received from all other sources			8,170 41
Aggregate Income received during the year in cash			$74,422 69

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$24,184 04	$13 77	
Deduct salvages and reinsurances	296 13	.....	
Net amount paid for losses	$23,887 91	$13 77	$23,901 68
Dividends paid			10,200 00
Commissions and brokerage			9,669 90
Salaries and other charges of officers, clerks and other employes			10,440 00
State, national and local taxes			597 83
All other payments			6,683 92
Aggregate Expenditures during the year in cash			$61,493 33

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$10,403,138	$63,568 01	$41,000	$1,117 08
Written or renewed in 1883	12,513,769	71,448 42	33,500	813 33
Totals	$22,916,907	$135,016 43	$74,500	$1,930 41
Deduct expirations and cancellations	11,872,183	61,484 73	41,000	1,117 08
In force December 31, 1883	$11,044,724	$73,531 70	$33,500	$813 33
Deduct amount reinsured	258,586	1,756 24	.....	.....
Net amount in force	$10,786,138	$71,775 46	$33,500	$813 33

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$8,650,273	$56,287 93	1—2	$28,143 96
1882	Two years	22,466	168 42	1—4	42 10
1883	Two years	9,300	59 06	3—4	44 28
1881	Three years	402,423	2,801 89	1—6	466 98
1882	Three years	550,258	3,809 86	1—2	1,904 93
1883	Three years	550,142	3,429 88	5—6	2,858 20
1881	Four years	11,360	89 78	3—8	33 57
1882	Four years	20,000	50 00	5—8	31 25
1883	Four years	20,000	239 12	7—8	209 23
1879	Five years	87,200	689 81	1-10	68 98
1880	Five years	119,875	1,054 23	3-10	316 26
1881	Five years	91,917	949 38	1--2	474 69
1882	Five years	102,775	787 14	7-10	550 97
1883	Five years	148,149	1,358 96	9-10	1,222 91
Totals		$10,786,138	$71,775 46	.....	$36,368 31

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,343,924 64
Total losses paid since organization	2,715,830 11
Total cash dividends declared since the Company commenced business	1,372,978 17
Total amount of the Company's stock owned by the directors at par value	69,122 00
Total amount of fire losses incurred during the year	19,086 88
Total amount of inland losses incurred during the year	13 77

Business in the State of New York during the year.

	Fire.	Inland.	
Risks written	$9,551,367 00	$33,500 00	
Premiums received	51,302 69	813 33	
Losses paid	12,718 99	13 77	
Amount of losses incurred	9,712 07	13 77	
Amount paid the Comptroller for taxes on premiums			$218 85
Amount paid the Comptroller for taxes on dividends to stockholders			312 12

FRANKLIN AND EMPORIUM FIRE INSURANCE COMPANY.

No. 237 BROADWAY, NEW YORK.

[Organized and commenced business March 1, 1879.]

GEORGE ALGER, *President.* FRANKLIN A. VURGASON, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$35,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$230,000 00	$235,175 00	
National Broadway Bank stock	8,650 00	23,787 50	
Manhattan Gas-Light Co. stock	4,500 00	11,700 00	
Brooklyn Gas-Light Co. stock	4,000 00	5,200 00	
N. Y. Central and Hudson River R. R. stock	30,000 00	34,050 00	
Total par and market values	$277,150 00	$309,912 50	
			309,912 50
Cash in bank			8,441 81
Interest due and accrued on stocks and bonds			775 00
Premiums in due course of collection			6,841 52
Aggregate amount of all actual, available Assets			$360,970 83

Items not admitted as Available Assets.

Mortgage on unimproved property in Clinton county; principal, $1,171.43; interest, $420.37; total	$1,591 80

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$1,751 35	
Losses unadjusted, including all reported and supposed losses	4,150 00	
Losses resisted, including interest, costs and expenses	500 00	
Net amount of unpaid losses and claims		$6,401 35

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$37,603 97	
Unearned premiums, *pro rata*, on fire risks running more than one year	972 08	
Unearned premiums, at 50 per cent, on inland navigation risks	1,692 97	
Total unearned premiums		$40,269 02
Salaries and other miscellaneous expenses, due and accrued		533 33
All other liabilities, viz.: Commissions and brokerage, $1,041.06; miscellaneous items, $1,500; total		2,541 06
Total Liabilities, except capital and net surplus		$49,744 76
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		111,226 07
Aggregate Liabilities, including paid up capital and net surplus,		$360,970 83

II. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$87,724 87	$3,377 65	
Deduct reinsurance, rebate and return premiums	6,571 56	.....	
Net cash received for premiums	$81,153 31	$3,377 65	$84,530 96
Interest received on bonds and mortgages			2,100 00
Interest and dividends received from all other sources			19,777 29
Aggregate Income received during the year in cash			$106,408 25

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$52,639 69	$7,263 04	
Deduct salvages and reinsurances	1,555 22	.....	
Net amount paid for losses	$51,084 47	$7,263 04	$58,347 51
Dividends paid			24,000 00
Commissions and brokerage			15,749 62
Salaries and other charges of officers, clerks and other employes			7,413 05
State, national and local taxes			2,529 59
All other payments			7,271 83
Aggregate Expenditures during the year in cash			$115,311 60

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$9,156,502	$68,554 45	$130,519	$5,133 11
Written or renewed in 1883	11,921,823	88,695 29	98,950	3,340 75
Totals	$21,078,325	$157,249 74	$229,469	$8,473 86
Deduct expirations and cancellations,	11,546,941	79,889 51	144,175	5,087 91
In force December 31, 1883	$9,531,384	$77,360 23	$85,294	$3,385 95
Deduct amount reinsured	183,333	936 57	.....	.....
Net amount in force	$9,348,051	$76,423 66	$85,294	$3,385 95

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$9,194,053	$78,593 89	1—2	$39,296 94
1882	Two years	2,000	15 00	1—4	3 75
1881	Three years	112,700	444 25	1—6	74 04
1882	Three years	232,050	1,133 05	1—2	556 52
1883	Three years	53,800	311 37	5—6	259 46
1879	Five years	11,500	140 00	1-10	14 00
1881	Five years	10,575	108 62	1—2	54 31
Totals		$9,616,678	$80,746 18	.....	$40,269 02

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$349,974 22
Total losses paid since organization	223,241 91
Total cash dividends declared since the Company commenced business	106,000 00
Total amount of the Company's stock owned by the directors at par value	71,100 00
Total amount of fire losses incurred during the year	51,033 94
Total amount of inland losses incurred during the year	$7,263 04

Business in the State of New York during the year.

	Fire.	Inland.	
Risks written	$10,559,857 23	$98,950 00	
Premiums received	65,294 61	3,377 65	
Losses paid	46,449 64	7,263 04	
Amount of losses incurred	45,649 11	7,263 04	
Amount paid the Comptroller for taxes on premiums			$566 85
Amount paid the Comptroller for taxes on dividends to stockholders			600 00

GERMAN AMERICAN INSURANCE COMPANY.

No. 115 BROADWAY, NEW YORK.

[Organized and commenced business March 7, 1872.]

EMIL OELBERMANN, *President.* JAMES A. SILVEY, *Secretary.*

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States Bonds	$2,580 000 00	$3.064,745 00	
Missouri State Bonds	50,000 00	57,500 00	
Rhode Island State Bonds	50,000 00	57,500 00	
New York Central R. R. bonds	50,000 00	51,500 00	
Chicago, Rock Island and Pacific R. R. bonds	50,000 00	63,000 00	
Cairo and Fulton R. R. bonds	25,000 00	26,500 00	
Erie Railway bonds	50,000 00	63,875 00	
Syracuse, Binghamton and New York R. R. bonds	30,000 00	37,800 00	
Little Miami R. R. bonds	25,000 00	25,750 00	
Chicago Burlington and Quincy R. R. bonds	50,000 00	45,875 00	
New York and Harlem R. R. stock	100,000 00	190,000 00	
N. Y. Central and H. R. R. R. Co. stock	100,000 00	111,750 00	
Morris and Essex R. R. stock	20,000 00	24,600 00	
Total par and market values	$3,180,000 00	$3,820,395 00	$3,820,395 00
Cash in office, $1,973.41 ; in bank, $95,591.72 ; total			97,565 13
Interest due and accrued on stocks and bonds			2,000 00
Premiums in due course of collection			146,008 18
Aggregate amount of all actual, available Assets			$4,065,968 31

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$63,633 36	
Losses unadjusted, including all reported and supposed losses	88,473 16	
Losses resisted, including interest, costs and expenses	17,757 96	
Total amount of claims for losses	$169,864 48	
Deduct reinsurance thereon	9,965 11	
Net amount of unpaid losses and claims		$159,899 37

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$677,490 91	
Unearned premiums, *pro rata*, on fire risks running more than one year	508,629 34	
Total unearned premiums		$1,186,120 25
All other liabilities, viz.: Commissions and brokerage		34,938 43
Total Liabilities, except capital and net surplus		$1,380,958 05
Joint-stock capital paid up in cash		1,000,000 00
Surplus beyond all liabilities		1,685,010 26
Aggregate Liabilities, including paid up capital and net surplus,		$4,065,968 31

III. INCOME DURING THE YEAR.

Gross cash premiums received	$2,030,198 45	
Deduct reinsurance, rebate and return premiums	346,687 38	
Net cash received for premiums (all fire)		$1,683,511 07
Income from all other sources		153,921 34
Aggregate Income received during the year in cash		$1,837,432 41

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$939,166 88	
Deduct salvages and reinsurance	83,719 99	
Net amount paid for losses (all fire)		$855,446 89
Dividends paid		130,000 00
Commissions and brokerage		251,776 88
Salaries and other charges, of officers, clerks and other employes		138,039 44
State, national and local taxes		43,372 00
All other payments		154,764 94
Aggregate Expenditures during the year in cash		$1,573,400 15

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$240,472,942	$2,051,897 21
Written or renewed in 1883	251,169,002	2,065,043 28
Totals	$491,641,944	$4,116,940 49
Deduct expirations and cancellations	232,508,924	1,717,682 92
In force December 31, 1883	$259,133,020	$2,399,257 57
Deduct amount reinsured	10,681,876	121,391 29
Net amount in force	$248,451,144	$2,277,866 28

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$151,572,878	$1,354,981 82	1—2	$677,490 91
1882	Two years	1,103,058	7,217 75	1—4	1,804 43
1883		1,124,140	8,409 02	3—4	6,306 75
1881	Three years	1,115,473	159,041 28	1—6	26,506 88
1882		26,834,919	196,616 90	1—2	98,308 45
1883		35,441,403	230,007 40	5—6	191,672 84
1880	Four years	641,645	6,695 06	1—8	836 88
1881		540,587	4,902 62	3—8	1,838 46
1882		422,304	3,797 23	5—8	2,373 25
1883		678,264	4,980 58	7—8	4,358 01
1879	Five years	3,430,052	37,579 11	1-10	3,757 91
1880		4,083,464	46,373 17	3-10	13,911 93
1881		5,803,984	62,129 91	1—2	31,064 95
1882		6,605 434	68,661 68	7-10	48,063 12
1883		9,053 539	86,472 75	9-10	77,825 48
Totals		$248,451,144	$2,277,866 28	.....	$1,186,120 25

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$13,432,723 74
Total losses paid since organization	5,961,625 89
Total cash dividends declared since the Company commenced business	1,110,000 00
Total amount of the Company's stock owned by the directors at par value	341,900 00
Total amount of fire losses incurred during the year	895,346 94

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

	Deposit.	Liability.
Oregon	$50,000 00	$8,622 77
Georgia	25,000 00	10,518 71
North Carolina	10,000 00	8,304 89

Business in the State of New York during the year.

Fire risks written	$142,785,797 00
Premiums received	645,081 39
Losses paid	261,562 30
Amount of losses incurred	268,399 64
Amount paid the Comptroller for taxes on premiums	3,159 08
Amount paid the Comptroller for taxes on dividends to stockholders	3,060 00

GERMANIA FIRE INSURANCE COMPANY.

No. 175 BROADWAY, NEW YORK.

[Organized and commenced business March, 1859.]

RUDOLPH GARRIGUE, *President.* HUGO SCHUMANN, *Secretary.*

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned unincumbered	$469,837 38
Loans on bond and mortgage (first liens)	145,450 00
Interest accrued thereon	4,406 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$1,375,000 00	$1,696,781 25	
St. Paul, Minn. and Manitoba R. R. Co. bonds	18,000 00	19,980 00	
N. Y. Central and Hudson River R. R. Co. stock	25,000 00	28,625 00	
Morris and Essex R. R. Co. bonds	50,000 00	61,937 50	
Mississippi State bonds	20,000 00	20,000 00	
National Park Bank stock	5,000 00	8,250 00	
Total par and market values	$1,493,000 00	$1,835,573 75	1,835,573 75
Cash in office, $23,684.57; in bank, $62,350.48; total			86,035 05
Premiums in due course of collection			148,235 05
All other assets, viz.: Rents due and accrued, $3,691.64; deposit with treasurer of State of Mississippi, $7,500; total			11,191 64
Aggregate amount of all actual available Assets			$2,700,729 32

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$11,367 32	
Losses unadjusted, including all reported and supposed losses	64,130 04	
Losses resisted, including interest, costs and expenses	32,361 14	
Net amount of unpaid losses and claims		$107,858 50

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$481,375 90	
Unearned premiums, *pro rata*, on fire risks running more than one year	289,472 27	
Total unearned premiums		$773,848 17
All other liabilities		1,125 00
Total Liabilities, except capital and net surplus		$882,831 67
Joint-stock capital paid up in cash		1,000,000 00
Surplus beyond all liabilities		817,897 65
Aggregate Liabilities, including paid up capital and net surplus		$2,700 729 32

III. INCOME DURING THE YEAR.

Gross cash premiums received	$1,329,181 12	
Deduct reinsurance, rebate and return premiums	123,912 82	
Net cash received for premiums (all fire)		$1,205,268 30
Interest received on bonds and mortgages		12,995 28
Interest and dividends received from all other sources		91,278 77
Aggregate Income received during the year in cash		$1,309,542 35

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$631,874 64	
Deduct salvages and reinsurances	7,552 04	
Net amount paid for losses (all fire)		$624,322 60
Dividends paid		100,000 00
Commissions and brokerage		232,680 05
Salaries and other charges of officers, clerks and other employes		68,522 41
State, national and local taxes		34,109 62
All other payments		169,883 26
Aggregate Expenditures during the year in cash		$1,229,517 94

V. MISCELLANEOUS.

Risks and Premiums

	Fire risks.	Premiums.
In force December 31, 1882	$137,573,120	$1,344,861 86
Written or renewed in 1883	142,049,980	1,333,859 80
Total	$280,623,100	$2,678,721 66
Deduct expiration and cancellation	130,429,410	1,185,791 76
In force December 31, 1883	$150,193,690	$1,492,929 89
Deduct amount reinsured	1,539,105	14,322 24
Net amount in force	$148,654,585	$1,478,607 65

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$93,560,910	$968,751 81	1—2	$484,375 90
1882	Two years	286,845	1,626 20	1—4	406 55
1883	Two years	197,350	1,296 96	3—4	972 72
1881	Three years	9,103,613	86,788 27	1—6	14,464 71
1882	Three years	12,261,615	114,527 01	1—2	57,263 51
1883	Three years	15,767,182	148,835 93	5—6	124,029 94
1880	Four years	201,705	2,195 33	1—8	274 41
1881	Four years	157,225	1,582 22	3—8	593 33
1882	Four years	279,340	2,431 96	5—8	1,519 97
1883	Four years	229,275	1,992 45	7—8	1,743 39
1879	Five years	1,038,117	13,857 81	1-10	1,385 78
1880	Five years	1,640,110	21,584 23	3-10	6,475 27
1881	Five years	2,439,682	33,382 80	1—2	16,691 40
1882	Five years	3,368,998	40,645 68	7-10	28,451 97
1883	Five years	3,122,118	39,096 61	9-10	35,186 95
	More than five years	500	12 37	.....	12 37
Totals		$148,654 585	$1,478,607 65	.....	$773,848 17

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Answers to General Interrogatories.

Total premiums received since the organization of the Company	$15,456,562 52
Total losses paid since organization	7,215,632 33
Total cash dividends declared since the Company commenced business	1,501,000 00
Total amount of the Company's stock owned by the directors at par value	132,750 00
Total amount of fire losses incurred during the year	605,097 18

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposit.	Liability.
Mississippi	$32,500 00	$9,696 36
Georgia	25,000 00	9,021 83
North Carolina	10,000 00	7,384 92
Virginia	50,000 00	16,810 09
Oregon	50,000 00	.....

Business in the State of New York during the year.

Fire risks written	$52,956,755 00
Premiums received	292,528 34
Losses paid	112,122 49
Amount of losses incurred	109,612 87
Amount paid the Comptroller for taxes on premiums	2,156 19
Amount paid the Comptroller for taxes on dividends to stockholders	2,500 00

GLENS FALLS FIRE INSURANCE COMPANY.

GLENS FALLS.

[Organized as a mutual insurance company May 4, 1850, under the name of the Dividend Mutual Insurance Company; changed to a joint-stock company under its present name April 30, 1864.]

RUSSELL M. LITTLE, *President.* JOHN L. CUNNINGHAM, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$19,700 00
Loans on bond and mortgage (first liens)		340,647 37
Interest due and unpaid on bond and mortgage loans		1,004 00
Interest accrued thereon		538 53

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$560,000 00	$656,850 00	
Union Pacific R. R. bonds	50,000 00	57,000 00	
New York Central and Hudson River R. R. bonds	50,000 00	65,125 00	
New York and Harlem R. R. bonds	37,000 00	48,100 00	
First National Bank (Glens Falls) stock	10,000 00	15,000 00	
Total par and market values	$707,000 00	$842,075 00	
			842,075 00
Cash in office, $2,947.20; in bank, $85,483.86			88,431 06
Premiums in due course of collection			31,215 75
Aggregate amount of all actual, available Assets			$1,323,611 71

Special Reserve Fund under Chapter 189, *Laws of* 1874, *as amended by Chapter* 282, *Laws of* 1878.

Deposited with the Insurance Department	$200,000 00	
Guaranty surplus fund	200,000 00	

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$23,444 28	
Losses unadjusted, including all reported and supposed losses	12,628 50	
Losses resisted, including interest, costs and expenses	5,200 00	
Total amount of claims for losses	$41,272 78	
Deduct reinsurance thereon	3,482 50	
Net amount of unpaid losses and claims		$37,790 28
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$146,848 35	
Unearned premiums, *pro rata*, on fire risks running more than one year	271,738 70	
Total unearned premiums		418,587 05
All other liabilities		4,682 36
Total Liabilities, except capital and net surplus		$461,059 69
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		662,552 02
Aggregate Liabilities, including paid up capital and net surplus,		$1,323,611 71

III. INCOME DURING THE YEAR.

Gross cash premiums received	$549,762 51	
Deduct reinsurance, rebate and return premiums	64,144 04	
Net cash received for premiums (all fire)		$485,618 47
Interest received on bonds and mortgages		17,490 56
Interest and dividends received from all other sources		35,550 48
Income from all other sources		261 80
Aggregate Income received during the year in cash		$538,921 31

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$269,496 71	
Deduct salvages and reinsurances	10,842 62	
Net amount paid for losses (all fire)		$258,654 09
Dividends paid		20,000 00
Commissions and brokerage		92,005 37
Salaries and other charges of officers, clerks and other employes		33,823 14
State, national and local taxes		13,485 57
All other payments		34,683 04
Aggregate Expenditures during the year in cash		$452,651 21

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$68,367,512	$655,936 39
Written or renewed in 1883	54,897 709	560,997 37
Totals	$123,265,221	$1,216,933 76
Deduct expirations and cancellations	43,021,448	417,705 10
In force December 31, 1883	$80,243,773	$799,228 66
Deduct amount reinsured	1,597,035	21,648 20
Net amount in force	$78,646,738	$777,580 46

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1883	One year or less	$25,837,123	$293,696 70	1—2	$146,848 35
1882	Two years	291,007	2,204 65	1—4	551 16
1883	Two years	510,107	3,773 36	3—4	2,830 02
1881	Three years	11,206,424	93,506 26	1—6	15,584 37
1882	Three years	12,577,993	108,285 84	1—2	54,142 92
1883	Three years	16,306,783	143,323 38	5—6	119,436 15
1880	Four years	20,275	233 31	1—8	29 16
1881	Four years	71,370	634 05	3—8	237 77
1882	Four years	88,398	902 00	5—8	563 75
1883	Four years	71,630	673 95	7—8	589 71
1879	Five years	1,641,902	17,914 93	1-10	1,791 49
1880	Five years	1,606,064	17,633 73	3-10	5,290 12
1881	Five years	1,833,896	20,668 13	1—2	10,334 06
1882	Five years	2,884,591	31,795 70	7-10	22,256 99
1883	Five years	3,649,175	42,334 47	9-10	38,101 03
Totals		$78,646,738	$777,580 46	.....	$418,587 05

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,573,997 45
Total losses paid since reorganization	3,019,826 87
Total cash dividends declared since the Company recommenced business	330,000 00
Total amount of the Company's stock owned by the directors at par value	72,180 00
Total amount loaned to stockholders and officers	9,500 00
Total amount of fire losses incurred during the year	271,093 34

Business in the State of New York during the year.

Fire risks written	$21,684,506 00
Premiums received	179,677 75
Losses paid	86,040 21
Amount of losses incurred	87,315 84
Amount paid the Comptroller for taxes on premiums	1,194 95
Amount paid the Comptroller for taxes on dividends to stockholders	500 00

GLOBE FIRE INSURANCE COMPANY.

No. 161 BROADWAY, NEW YORK.

[Organized and commenced business March 2, 1863.]

ALFRED A. REEVES, *President.* EDGAR E. HOLLEY, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$38,500 00
Interest due and unpaid on bond and mortgage loans		240 00

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$240,000 00	$315,840 00	315,840 00
Cash in office, $7,712.30; in bank, $4,537.87; total			12,250 17
Interest due and accrued on stocks and bonds			75 00
Premiums in due course of collection			6,132 45
Aggregate amount of all actual, available Assets			$373,037 62

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$6,334 20	
Losses unadjusted, including all reported and supposed losses	6,665 00	
Losses resisted, including interest, costs and expenses	1,150 00	
Net amount of unpaid losses and claims		$14,149 20
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$31,263 10	
Unearned premiums, *pro rata*, on fire risks running more than one year	12,982 38	
Total unearned premiums		47,245 48
Salaries and other miscellaneous expenses, due and accrued		583 33
All other liabilities, viz.: Taxes and assessments, $500; commissions and brokerage, $500; total		1,000 00
Total Liabilities, except capital and net surplus		$62,978 01
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		110,059 61
Aggregate Liabilities, including paid up capital and net surplus,		$373,037 62

III. INCOME DURING THE YEAR.

Gross cash premiums received	$96,684 43	
Deduct reinsurance, rebate and return premiums	11,068 27	
Net cash received for premiums (all fire)		$85,616 16
Interest received on bonds and mortgages		2,370 00
Interest and dividends received from all other sources		13,882 12
Aggregate Income received during the year in cash		$101,868 28

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$46,103 47	
Deduct salvages and reinsurances	4,913 72	
Net amount paid for losses (all fire)		$41,189 75
Dividends paid		20,000 00
Commissions and brokerage		14,110 82
Salaries and other charges of officers, clerks and other employes		13,941 00
State, national, and local taxes		1,345 07
All other payments, viz.: Rent, $3,500; stationery, advertising, maps, etc., $1,352.15; fire patrol, $1,170.97; miscellaneous expenses, $2,165.82; total		8,188 94
Aggregate Expenditures during the year in cash		$98,775 58

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$22,405,757	$101,192 22
Written or renewed in 1883	23,047 612	97,558 00
Totals	$45,453 369	$198,750 22
Deduct expirations and cancellations	22,649 947	99,202 67
In force December 31, 1883	$22,803,422	$99,547 55
Deduct amount reinsured	1,141,528	6,742 07
Net amount in force	$21,661,894	$92,805 48

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$15,453,221	$68,526 21	1—2	$34,263 10
1882	Two years	5,000	20 50	1—4	5 12
1883	Two years	13,000	34 10	3—4	25 57
1881	Three years	1,357,408	5,430 92	1—6	905 16
1882	Three years	1,787,870	7,916 50	1—2	3,958 25
1883	Three years	2,600,055	8,282 55	5—6	6,902 12
1883	Four years	5,000	25 00	7—8	21 88
1879	Five years	80,250	604 03	1-10	60 40
1880	Five years	84,650	585 36	3-10	175 61
1881	Five years	124,573	571 40	1—2	285 70
1882	Five years	82,960	427 25	7-10	299 07
1883	Five years	68,167	381 66	9-10	343 50
Totals		$21,661 894	$92,805 48	.....	$47,245 48

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,843,813 71
Total losses paid since organization	908,311 49
Total cash dividends declared since the Company commenced business	450,000 00
Total amount of the Company's stock owned by the directors at par value	38,750 00
Total amount of fire losses incurred during the year	50,760 60

Business in the State of New York during the year.

Fire risks written	$21,710,587 00
Premiums received	77,823 90
Losses paid	33,374 31
Amount of losses incurred	36,020 16
Amount paid the Comptroller for taxes on premiums	545 63
Amount paid the Comptroller for taxes on dividends to stockholders	510 00

GREENWICH INSURANCE COMPANY

No. 161 BROADWAY, NEW YORK.

[Incorporated May 5, 1834; commenced business January 1, 1835; reorganized under the general act and an amended charter May 3, 1864.]

SAMUEL C. HARRIOT, *President.* MASON A. STONE, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$175,000 00
Loans on bond and mortgage (first liens)	26,500 00
Interest due and unpaid on bond and mortgage loans	270 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$255,000 00	$309,581 25	
District of Columbia bonds	125,000 00	138,750 00	
Harlem River and Portchester R. R. bonds	10,000 00	12,600 00	
New York Central and Hudson River R. R. bonds	20,000 00	20,600 00	
National Broadway Bank stock	17,500 00	46,375 00	
Total par and market values	$427,500 00	$527,906 25	527,906 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Chicago and Alton R. R. Co. bonds,	$2,000 00	$2,600 00	$1,800 00
Union Pacific R. R. 7 per cent sinking fund bonds	2,000 00	2,340 00	2,000 00
Williamsburgh City Fire Ins. Co. stock	2,000 00	4,120 00	3,200 00
American Exchange Fire Ins. Co. stock	500 00	550 00	400 00
Bowery National Bank stock	5,000 00	7,500 00	5,000 00
Phenix Insurance Co. stock	1,400 00	2,100 00	1,200 00
St. Louis and Iron Mountain R. R. bonds	5,000 00	5,350 00	
Chicago, Milwaukee and St. Paul R. R. bonds	5,000 00	6,050 00	11,550 00
St. Louis, Kansas City and Northern R. R. (Omaha division) bonds,	2,000 00	2,200 00	
Central Gas-Light Co. stock	10,000 00	8,500 00	
Williamsburgh Gas-Light Co. stock,	4,350 00	5,000 00	
Jersey City Insurance Co. stock	2,500 00	2,500 00	17,500 00
Central Gas-Light Co. certificates	6,000 00	6,000 00	
Chicago, Rock Island and Pacific R. R. stock	10,000 00	11,700 00	4,000 00
Central Pacific R. R. Co. stock	20,000 00	13,400 00	
Chicago, Milwaukee and St. Paul R. R. Co. preferred stock	20,000 00	23,000 00	
Del. and Hudson Canal Co. stock	20,000 00	21,000 00	
Chicago, Rock Island and Pacific R. R. Co stock	10,000 00	11,700 00	
Chicago, Burlington and Quincy R. R. Co. stock	20,000 00	24,000 00	
St. Louis, Kansas City and Northern R. R. bonds	2,000 00	2,180 00	110,000 00
Chicago, Burlington and Quincy R. R. bonds	5,000 00	6,400 00	
Kansas Pacific R. R. first mortgage bonds	2,000 00	2,000 00	
Chicago, Milwaukee and St. Paul R. bonds	15,000 00	18,000 00	
Northern Pacific R. R. first mortgage sinking fund bonds	15,000 00	15,300 00	
Total amounts	$186,750 00	$203,490 00	$156,650 00

		156,650 00
Cash in office, $5,545.91; in bank, $51,649.84; total		57,195 75
Interest due and accrued on stocks and bonds		316 67
Interest due and accrued on collateral loans		1,128 23
Premiums in due course of collection		63,080 47
Rents due and accrued		1,458 33
Aggregate amount of all actual, available Assets		$1,009,505 70

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$79,483 11	
Losses unadjusted, including all reported and supposed losses	18,800 00	
Losses resisted, including interest, costs and expenses	15,330 00	
Total amount of claims for losses	$113,613 11	
Deduct reinsurance thereon	7,550 00	
Net amount of unpaid losses and claims		$106,063 11
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$217,638 24	
Unearned premiums, *pro rata*, on fire risks running more than one year	178,399 33	
Unearned premiums on inland navigation risks	26,292 49	
Total unearned premiums		422,330 06
All other liabilities, viz.: Taxes and assessments, $2,000; commissions and brokerage, $14.000; return premiums, $300; total		16,300 00
Total Liabilities, except capital and net surplus		$544,693 17
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		264,812 53
Aggregate Liabilities, including paid up capital and net surplus,		$1,009,505 70

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$668,424 63	$69,293 91	
Deduct reinsurance, rebate and return premiums	33,847 24	6,233 59	
Net cash received for premiums	$574,577 39	$63,060 32	
			$637,637 71
Interest received on bonds and mortgages			1,568 28
Interest and dividends received from all other sources			24,333 54
Received for rent			13,053 19
Income from all other sources			670 73
Aggregate Income received during the year in cash			$677,263 45

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$287,542 42	$63,174 57	
Deduct salvages and reinsurances	9,612 66	11,150 73	
Net amount paid for losses	$277,929 76	$52,023 84	
			$329,953 60
Dividends paid			60,000 00
Commissions and brokerage			146,910 72
Salaries and other charges of officers, clerks and other employes			39,311 67
State, national and local taxes			8,207 18
All other payments, viz.: Stationery, supplies, rent, advertising, insurance patrol, etc.			26,535 53
Aggregate Expenditures during the year in cash			$610,918 70

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$116,203,888	$523,665 74	$1,645,242 00	$37,963 82
Written or renewed in 1883	131,742 320	622,144 26	32,154,247 00	77,014 43
Totals	$247,946,208	$1,145,810 00	$33,799,489 00	$114,978 25
Deduct expirations and cancellations	93,407,545	405,522 16	31,627,573 00	69,107 22
In force December 31, 1883	$154,538,663	$740,287 84	$2,171,916 00	$45,871 03
Deduct amounts reinsured	1,193,477	10,483 73		
Net amount in force	$153,345,186	$729,804 11		

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$92,600,258	$473,213 56	1—2	$236,606 78
1882	Two years	718,025	1,527 25	1—4	381 81
1883	Two years	205,800	2,228 31	3—4	1,671 15
1881	Three years	8,630,649	39,548 78	1—6	6,591 46
1882	Three years	16,928,524	82,330 48	1—2	41,165 24
1883	Three years	24,325,305	100,866 55	5—6	84,055 46
1882	Four years	72,400	320 88	5—8	200 24
1883	Four years	6,500	31 00	7—8	27 12
1879	Five years	571,500	3,318 14	1-10	331 81
1880	Five years	886,575	4,880 67	3-10	1,464 19
1881	Five years	1,892,542	11,301 63	1—2	5,650 82
1882	Five years	4,276,393	26,843 49	7-10	18,790 44
1883	Five years	4,191,879	25,716 25	9-10	23,144 63
1879	Six years	19,000	113 00	.....	37 66
1882	Seven years	119,350	1,790 25	.....	1,278 75
	Seven years	50,000	1,035 00	.....	932 50
Totals		$155,494,700	$775,065 14	.....	$422,330 06

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,779,242 13
Total losses paid since organization	2,982,691 14
Total cash dividends declared since the Company commenced business	1,818,000 00
Total amount of the Company's stock owned by the directors at par value	80,350 00
Total amount loaned to stockholders and officers	15,550 00
Total amount of fire losses incurred during the year	296,669 00
Total amount of inland losses incurred during the year	69,644 02

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	$98,895,390 81	$31,131,521 18
Premiums received	391,524 32	54,235 38
Losses paid	203,852 98	40,078 51
Amount of losses incurred	261,522 56	41,922 28

Amount paid the Comptroller for taxes on premiums	$2,440 43
Amount paid the Comptroller for taxes on dividends to stockholders	382 50

GUARDIAN FIRE INSURANCE COMPANY.

No. 187 BROADWAY, NEW YORK.

[Organized and commenced business February 2, 1865.]

WILLIAM C. THOMPSON, *President.* WALTER K. PAYE, *Secretary.*

Capital stock of the Company paid up, $200,000

I. ASSETS.

Loans on bond and mortgage (first liens)		$5,500 00
Interest accrued thereon		165 00

Bonds, etc., owned by the Company.

	Par value.	Market value.	
District Columbia bonds	$200,000 00	$228,000 00	
Harlem River and Portchester R. R. bonds	15,000 00	18,750 00	
Total par and market values	$215,000 00	$246,750 00	246,750 00
Cash in office, $1,604.41; in bank, $1,608.54; total			3,212 95
Premiums in due course of collection			5,187 06
Aggregate amount of all actual, available Assets			$260,815 01

II. LIABILITIES.

Net amount of unpaid losses and claims		$4,300 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$24,624 14	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,404 61	
Total unearned premiums		29,028 75
Salaries and other miscellaneous expenses, due and accrued		500 00
Borrowed money, due and to become due		11,800 00
All other liabilities		500 00
Total Liabilities, except capital and net surplus		$46,128 75
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		14,686 26
Aggregate Liabilities, including paid up capital and net surplus,		$260,815 01

III. INCOME DURING THE YEAR.

Gross cash premiums received	$67,043 21	
Deduct reinsurance, rebate and return premiums	10,580 43	
Net cash received for premiums (all fire)		$56,462 78
Interest received on bonds and mortgages		240 00
Interest and dividends received from all other sources		8,200 00
Income from all other sources		482 69
Aggregate Income received during the year in cash		$65,385 47

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$39,820 84
Commissions and brokerage	13,227 96
Salaries and other charges of officers, clerks and other employes	10,590 05
State, national and local taxes	1,103 29
All other payments	7,453 45
Aggregate Expenditures during the year in cash	$72,195 59

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$14,977 542	$74,620 38
Written or renewed in 1883	11,589 658	69,317 64
Totals	$26,567,200	$143,938 02
Deduct expirations and cancellations	16,486,536	83,168 10
In force December 31, 1883	$10,080,664	$60,769 92
Deduct amount reinsured	379,215	2,980 88
Net amount in force	$9,701,449	$57,789 04

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$8,716,911	$49,248 29	1—2	$24,624 14
1881	Three years	186,505	1,775 09	1—6	295 84
1882	Three years	341,517	2,515 72	1—2	1,257 86
1883	Three years	198,025	1,644 65	5—6	1,370 50
1879	Five years	31,400	263 20	1-10	26 32
1880	Five years	23,433	423 50	3-10	127 05
1881	Five years	62,125	681 68	1—2	340 84
1882	Five years	70,100	634 66	7-10	444 22
1883	Five years	61,433	602 25	9-10	541 98
Totals		$9,701,449	$57,789 04		$29,028 75

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,461,334 00
Total losses paid since organization	903,193 00
Total cash dividends declared since the Company commenced business	221,000 00
Total amount of the Company's stock owned by the directors at par value	98,000 00
Total amount of fire losses incurred during the year	33,798 00

Business in the State of New York during the year.

Fire risks written	$3,176,212 00
Premiums received	24,900 00
Losses paid	13,550 00
Amount of losses incurred	13,550 00
Amount paid the Comptroller for taxes on premiums	201 00
Amount paid the Comptroller for taxes on capital stock	189 78

HAMILTON FIRE INSURANCE COMPANY.

No. 155 Broadway, New York.

[Organized and commenced business May 22, 1852.]

D. D. WHITNEY, *President.* D. D. LEEDS, *Secretary.*

Capital stock of the Company paid up, $150,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$23,000 00
Loans on bond and mortgage (first liens)		22,850 00
Interest accrued thereon		261 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$220,000 00	$258,200 00	
Nassau Bank stock	5,000 00	6,250 00	
Total par and market values	$225,000 00	$264,450 00	264,450 00
Cash in office, $1,039 66; in bank, $14,571.63; total			15,611 29
Premiums in due course of collection			9,290 13
Aggregate amount of all actual, available Assets			$335,462 92

II. LIABILITIES

Losses adjusted and unpaid, due and to become due	$2,546 31	
Losses unadjusted, including all reported and supposed losses	11,140 28	
Losses resisted, including interest, costs and expenses	672 59	
Net amount of unpaid losses and claims		$14,359 26
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$40,399 71	
Unearned premiums, *pro rata*, on fire risks running more than one year	8,360 11	
Unearned premiums, at 50 per cent, on inland navigation risks	200 00	
Total unearned premiums		48,959 82
Cash dividends to stockholders, unpaid		7,998 75
Salaries and other miscellaneous expenses, due and accrued		666 66
All other liabilities, viz.: Taxes and assessments, $375; commissions and brokerage, $1,858.02; return premiums, $74.37; total		2,307 39
Total Liabilities, except capital and net surplus		$74,291 88
Joint-stock capital paid up in cash		150,000 00
Surplus beyond all liabilities		111,171 04
Aggregate Liabilities, including paid up capital and net surplus,		$335,462 92

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$104,334 46	$500 00	
Deduct reinsurance, rebate and return premiums	5,899 44	.....	
Net cash received for premiums	$98,435 02	$500 00	$98,935 02
Interest received on bonds and mortgages			1,585 91
Interest and dividends received from all other sources			11,737 50
Received for rent			780 76
Income from all other sources			157 51
Aggregate Income received during the year in cash			$113,196 70

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$54,172 73	$203 35	
Deduct salvages and reinsurances	138 74	.....	
Net amount paid for losses	$54,033 99	$203 35	$54,237 34
Dividends paid			15,191 25
Commissions and brokerage			17,107 47
Salaries and other charges of officers, clerks and other employes			10,139 85
State, national and local taxes			1,386 72
All other payments, viz. : Interest, $128.33; fire patrol, rent, advertising, stationery, repairs, etc., $7,830.30; total			7,958 63
Aggregate Expenditures during the year in cash			$105,931 26

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$13,251,397	$90,538 53	$25,000 00	$1,350 00
Written or renewed in 1883	17,006,400	105,367 77	12,500 00	400 00
Totals	$30,257,797	$195,906 30	$37,500 00	$1,750 00
Deduct expirations and cancellations	14,880,337	99,004 12	25,000 00	1,350 00
In force December 31, 1883	$15,377,460	$96,902 18	$12,500 00	$400 00
Deduct amount reinsured	502,713	1,772 02	.....	.....
Net amount in force	$14,874,747	$95,130 16	$12,500 00	$400 00

Recapitulation of Fire Risks and Preminms.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$12,718,939	$80,799 42	1—2	$40,399 71
1882	Two years	38,250	373 24	1—4	93 31
1883		59,500	762 36	3—4	571 77
1881	Three years	490,251	2,793 45	1—6	465 57
1882		517,847	3,078 29	1—2	1,539 14
1883		698,873	4,126 95	5—6	3,439 12
1880	Four years	7,500	17 25	1—8	2 16
1881		9,750	55 97	3—8	20 99
1882		3,400	33 85	5—8	21 15
1879	Five years	10,750	115 62	1-10	11 56
1880		28,750	248 46	3-10	74 52
1881		57,007	576 62	1—2	288 31
1882		93,296	1,106 07	7-10	774 20
1883		140,634	1,175 94	9-10	1,058 31
Totals		$14,874,747	$95,263 49	... ...	$48,759 82

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,129,541 01
Total losses paid since organization	1,014,666 33
Total cash dividends declared since the Company commenced business	467,250 00
Total amount of the Company's stock owned by the directors at par value	37,995 00
Total amount loaned to stockholders and officers	1,000 00
Total amount of fire losses incurred during the year	52,789 77
Total amount of inland losses incurred during the year	203 35

Business in the State of New York during the year.

	Fire.	Inland.	
Risks written	$12,315,393 00	$12,500 00	
Premiums received	70,709 31	400 00	
Losses paid	26,266 79	203 35	
Amount of losses incurred	26,739 93	203 35	
Amount paid the Comptroller for taxes on premiums			$418 77
Amount paid the Comptroller for taxes on dividends to stockholders			382 50

HANOVER FIRE INSURANCE COMPANY.

No. 181 Broadway, New York.

[Organized and commenced business April 9, 1852.]

BENJAMIN S. WALCOTT, *President.* I. REMSEN LANE, *Secretary.*

Capital stock of the Company paid up, $1,000,000

I. ASSETS.

Loans on bond and mortgage (first liens)	$199,750 00
Interest accrued thereon	873 74

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$1,325,000 00	$1,595,230 00	
Connecticut State bonds	20,000 00	21,000 00	
Missouri State bonds	27,000 00	29,090 00	
Brooklyn (N. Y.) Wallabout Bay Improv. bonds	20,000 00	20,350 00	
Brooklyn (N. Y.) Public Park loan	30,000 00	42,000 00	
New York and Harlem R. R. bonds	25,000 00	32,625 00	
Erie Railway Co. bonds	50,000 00	63,875 00	
Union Pac R. R. bonds	50,000 00	58,625 00	
Union Pac. R. R. Sinking Fund bonds	25,000 00	29,500 00	
Cairo and Fulton R. R. bonds	25,000 00	27,500 00	
Pacific Railroad of Missouri bonds	25,000 00	26,625 00	
New York Elevated R. R. Co. bonds	20,000 00	24,200 00	
Kansas Pacific Railway Co. bonds	50,000 00	48,000 00	
Richmond and Allegheny R. R. Co. bonds	25,000 00	17,500 00	
Flint and Pere Marquette R. R. Co. bonds	30,000 00	32,587 50	
Chicago, Milwaukee and St. Paul Railway Co. (Chicago and Pacific Western Div.) bonds	25,000 00	24,093 75	
Chicago, Burlington and Quincy R. R. Co. bonds	25,000 00	22,687 50	
Norfolk and Western R. R. Co. bonds	5,000 00	5,200 00	
Rensselaer and Saratoga R. R. Co. stock	10,000 00	14,600 00	
Metropolitan National Bank stock	7,500 00	11,175 00	
American Exchange National Bank stock	15,000 00	19,050 00	
Central Trust Co.'s stock	10,000 00	30,000 00	
Total par and market values	$1,844,500 00	$2,195,513 75	2,195,513 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Hanover National Bank stock	$2,500 00	$3,775 00	$1,500 00	
Michigan South. and North. Indiana R. R. Co.'s bonds	5,000 00	5,225 00	4,000 00	
Total amounts	$7,500 00	$9,000 00	$5,500 00	5,500 00
Cash in office, $24.941.40; in bank, $86,369,19				111,310 59
Interest due and accrued on stocks and bonds				9,836 67
Interest due and accrued on collateral loans				24 17
Premiums in due course of collection				135,401 25
Aggregate amount of all actual, available Assets				$2,658,210 17

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$27,430 01	
Losses unadjusted, including all reported and supposed losses	71,006 01	
Losses resisted, including interest, costs and expenses	26,609 95	
Total amount of claims for losses	$125,045 97	
Deduct reinsurance thereon	1,314 19	
Net amount of unpaid losses and claims		$123,731 78

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$443,555 92	
Unearned premiums, *pro rata*, on fire risks running more than one year	313,664 34	
Total unearned premiums		$757,220 26
Total Liabilities, except capital and net surplus		$880,952 04
Joint-stock capital paid up in cash		1,600,000 00
Surplus beyond all liabilities		777,258 13
Aggregate Liabilities, including paid up capital and net surplus,		$2,658,210 17

III. INCOME DURING THE YEAR.

Gross cash premiums received	$1,255,646 42	
Deduct reinsurance, rebate and return premiums	118,895 90	
Net cash received for premiums (all fire)		$1,136,750 52
Interest received on bonds and mortgages		10,593 40
Interest and dividends received from all other sources		93,333 70
Aggregate Income received during the year in cash		$1,240,677 62

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$655,614 69	
Deduct salvages and reinsurances	9,537 30	
Net amount paid for losses (all fire)		$646,077 39
Dividends paid		100,000 00
Commissions and brokerage		178,191 97
Salaries and other charges of officers and other employes		55,345 55
State, national and local taxes		31,565 96
All other payments		174,007 83
Aggregate Expenditures during the year in cash		$1,185,188 70

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$129,268,461	$1,353,327 63
Written or renewed in 1883	125,759,175	1,257,725 39
Totals	$255,027,636	$2,611,053 02
Deduct expirations and cancellations	114,647,800	1,128,491 00
In force December 31, 1883	$140,379,836	$1,482,562 02
Deduct amount reinsured	2,226,677	16,024 47
Net amount in force	$138,153,159	$1,466,537 55

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$81,249,316	$887,111 83	1—2	$443,555 92
1882	Two years	125,125	773 53	1—4	193 39
1883	Two years	175,725	957 61	3—4	718 21
1881	Three years	11,812 061	110,023 71	1—6	18,337 29
1882	Three years	11,629,115	109,414 39	1—2	54,707 20
1883	Three years	14,975,451	137,630 48	5—6	114,692 06
1880	Four years	316,137	3,198 18	1—8	399 78
1881	Four years	344,840	3,952 36	3—8	1,482 13
1882	Four years	434,175	4,341 27	5—8	2,713 30
1883	Four years	445,340	4,617 04	7—8	4,039 91
1879	Five years	1,659,914	20,641 96	1-10	2,064 19
1880	Five years	2,784,138	34 795 56	3-10	10,438 66
1881	Five years	3,969,463	50,712 07	1—2	25,356 04
1882	Five years	3,917,144	48,093 20	7-10	33,665 24
1883	Five years	4,074,715	48,336 09	9-10	43,502 48
	Over five years	75,000	1,763 83	*pro rata*,	1,180 02
	Written in advance (1884 business)	165,500	174 44	all unearned.	174 44
Totals		$138,153,159	$1,466,537 55	.....	$757,220 26

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$14,004,848 17
Total losses paid since organization	7,408,849 68
Total cash dividends declared since the Company commenced business	1,309,500 00
Total dividends declared payable in stock since organization	100,000 00
Total amount of the Company's stock owned by the directors at par value	186,300 00
Total amount loaned to stockholders and officers	4,000 00
Total amount of fire losses incurred during the year	640,172 77

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Market value.	Liabilities.
Georgia	$28,750 00	$9,021 83
Mississippi	19,900 00	9,696 30
North Carolina	12,400 00	7,234 92
Virginia	57,500 00	16,810 09

Business in the State of New York during the year

Fire risks written	$40,937,697 00
Premiums received	250,183 37
Losses paid	112,223 17
Amount of losses incurred	119,656 26
Amount paid the Comptroller for taxes on premiums	1,762 04
Amount paid the Comptroller for taxes on dividends to stockholders	2,550 00

HOME INSURANCE COMPANY.

No. 119 Broadway, New York.

[Organized and commenced business April 13, 1855.]

CHARLES J. MARTIN, *President.* JOHN H. WASHBURN, *Secretary.*

Capital stock of the Company paid up, $3,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$62,918 25
Loans on bond and mortgage (first liens)	1,172,152 44
Interest accrued thereon	27 775 25

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$3,621,000 00	$3,945,620 00
Mississippi bonds	20,000 00	20,000 00
Ohio and West Virginia Railway Co. bonds	94,000 00	109,980 00
Peoria, Decatur and Evansville Railway Co. bonds	50,000 00	50,000 00
Delaware and Hudson Canal Co. bonds	100,000 00	117,000 00
New York, Chicago and St. Louis Ry. Co. bonds	100,000 00	101,500 00
Cleve., Col., Cin. & Ind. first mortgage bonds	100,000 00	118,000 00
Rochester and Pittsburgh R. R. consolidated bonds	100,000 00	91,000 00
N. Y., Lake Erie & West. R. R. sinking fund bonds	200,000 00	214,000 00
Louisville, New Albany & Chicago Ry. Co. bonds	100,000 00	100,000 00
Dunkirk, Warren and Pittsburgh R. R. Co. bonds	75,000 00	87,000 00
Pittsburgh, Fort Wayne & Chicago Ry. Co. bonds	87,000 00	89,610 00
New York Central and Hudson R. R. R. Co. stock	100,000 00	111,875 00
Fort Wayne and Jackson R. R. Co. preferred stock	100,000 00	95,000 00
Hanover National Bank of New York	10,000 00	15,100 00
American Exchange National Bank of New York	20,000 00	25,600 00
Fourth National Bank of New York	8,000 00	10,240 00
St. Nicholas National Bank of New York	12,500 00	16,000 00
Metropolitan National Bank of New York	22,500 00	33,750 00
Mercantile National Bank of New York	20,000 00	23,600 00

	Par value.	Market value.	
Merchants' Exchange National Bank of New York,	$15,000 00	$14,250 00	
Chatham National Bank of New York	4,000 00	5,600 00	
National Bank of the Republic, New York	20,000 00	23,000 00	
National Bank of Commerce, New York	10,000 00	15,100 00	
National Butchers and Drovers' Bank, New York	3,750 00	5,250 00	
Bank of America, New York	20,000 00	31,000 00	
Manhattan Company, New York	10,000 00	15,600 00	
Total par and market values	$5,022,750 00	$5,484,675 00	$5,484,675 00

Collateral Loans.

	Par Value.	Market Value.	Amount loaned.	
Union Trust Co. stock	$22,700 00	$78,315 00	$20,000 00	
National Bank of Commerce stock.	1,100 00	1,661 00	1,000 00	
Chatham National Bank stock	5,000 00	7,000 00	5,000 00	
Chatham National Bank stock	1,500 00	2,100 00	1,500 00	
National Bank of the Republic stk,	31,000 00	35,650 00	35,000 00	
Pitts'h, Bradf. & Buff. R. R. Co. bds,	8,000 00	6,400 00		
National Bank of the Republic bds,	1,500 00	1,725 00	1,000 00	
Pitts'h, Ft. W. & Chi. R. R. Co. bds	1,000 00	1,355 00	1,000 00	
Houst. & Tex. Cent. R. R. Co. bds. Western Division	1,000 00	1,080 00	600 00	
New York Nat. Exchange Bank stk	300 00	330 00	250 00	
National Bank of the Republic stk,	2,500 00	2,875 00	2,500 00	
Morris & Essex R. R. Co. stock	400 00	488 00	100 00	
City of Bayonne bonds	10,000 00	9,500 00	5,000 00	
Jersey City bonds	1,000 00	1,050 00	900 00	
Corn Exchange Bank stock	4,000 00	6,600 00	7,700 00	
Norfolk & Petersb'h R. R. Co. bds,	1,000 00	1,150 00		
Union & Logansport R. R. Co. bds,	1,000 00	1,170 00		
Columbus & Ind. Cent. R. R. Co. bds	1,000 00	1,170 00		
Fonda, Johnst'n & G. R. R. Co. bds	57,500 00	63,250 00	45,000 00	
National Bank of Commerce stock,	200 00	302 00	200 00	
Broadway Bank stock	5,000 00	12,500 00	40,000 00	
Brooklyn City R. R. Co. stock	8,000 00	17,280 00		
Manhattan Gas-Light Co stock	6,500 00	16,900 00		
Forty-second st. & Grand st. Ferry R. R. Co. stock	12,500 00	32,500 00		
Long Island Bank, Brooklyn, stock,	20,000 00	23,000 00	20,000 00	
Merchants' Exchange Nat. Bank stk	1,000 00	950 00	250 00	
Western Union Telegraph Co. stock	2,000 00	1,420 00	600 00	
Buffalo, New York & Philadelphia R. R. Co. 1st mortgage bonds	10,000 00	10,000 00	13,000 00	
Louisville, New Albany & Chi. R. R. Co. bonds, C. and I. Div	5,000 00	5,000 00		
Chatham National Bank stock	21,000 00	29,400 00	24,000 00	
National Bank of the Republic stk,	2,000 00	2,300 00	2,000 00	
National Bank of the Republic stk,	1,200 00	1,380 00	1,200 00	
Missouri Pacific Ry. Co. of Mo. bds	40,000 00	45,200 00	40,000 00	
National Bank of the Republic stk,	1,500 00	1,725 00		
The Safe Deposit Co. of N. Y. stk,	2,000 00	2,500 00	2,000 00	
The Safe Deposit Co. of N. Y. stk,	2,500 00	3,125 00	2,500 00	
Cleve., Youngst'n & P. R. R. Co. bds	45,000 00	31,500 00	25,000 00	
Canada Southern R. R. Co. bonds	5,000 00	4,900 00	50,000 00	
Missouri, Kan. & Tex. R. R. Co. bds	2,000 00	1,600 00		
Missouri, Kan. & Tex. R. R. Co. 2d mortgage bonds	2,000 00	1,315 00		
International & Great No. R. R. Co.	4,000 00	3,240 00		
United States 4½ per cent bonds	4,000 00	4,595 00		
United States 4 per cent bonds	2,000 00	2,500 00		
Chi., R. I. & Pacific R. R. Co. bds,	4,000 00	5,160 00		
Hous. & Tex. R. R. Co. 1st mort. bds	5,000 00	5,550 00		
Hous. & Tex. R. R. Co. West. Div.	1,000 00	1,085 00		
Delaware & Hudson Canal Co., 1891,	2,000 00	2,280 00		
Delaware & Hudson Canal Co., 1894,	1,000 00	1,160 00		
Central R. R. of New Jersey	1,000 00	1,130 00		
Central R. R. of New Jersey	8,000 00	9,180 00		
Erie R. R. bonds	2,000 00	2,160 00		
Texas and Pacific bonds	1,000 00	715 00		
Oregon Short Line bonds	1,000 00	907 50		
Cairo & Fulton R. R. bonds	1,000 00	1,090 00		
United Railroads of N. J. bonds	1,600 00	3,104 00		
N. Y. Cent. & Hud. R. R. Co. stock,	3,000 00	3,856 25		
N. Y., Lake Erie & Western R. R. Co. 2d mortgage bonds	5,000 00	4,650 00		
N. Y., Lake Erie & Western R. R. Co. 3d mortgage bonds	4,000 00	4,070 00		
Missouri, Kansas & Texas bonds	30,000 00	24,000 00		
Ft. Worth & Denver City R. R. bds,	25,000 00	17,250 00	50,000 00	
New Orleans Pacific R. R. bonds	12,000 00	10,560 00		
Texas & Pacific R. R. bonds	10,000 00	7,150 00		

	Par value.	Market value.	Amount loaned.	
Continental Insurance Co. stock....	$6,500 00	$16,250 00	$12,000 00	
Northern Pacific R. R. Co., Con. stk,	40,000 00	9,650 00		
Louisville, New Albany & Chicago R. R. Co. bonds	1,000 00	1,000 00	850 00	
National Bank of the Republic stk,	1,800 00	2,070 00	1,500 00	
American Exchange Nat. Bank stk,	6,500 00	8,320 00		
National Park Bank stock	5,000 00	8,050 00	15,000 00	
Fourth National Bank stock	1,000 00	1,280 00		
Total amounts	$535,300 00	$629,238 75	$426,650 00	$426,650 00
Cash in bank				108,048 52
Interest due and accrued on stocks and bonds				28,792 69
Interest due and accrued on collateral loans				2,669 89
Premiums in due course of collection				121,484 44
Bills receivable, not matured, taken for premiums				53,478 11
Aggregate amount of all actual, available Assets				$7,488,644 59

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$53,608 85	
Losses unadjusted, including all reported and supposed losses	239,728 30	
Losses resisted, including interest, costs and expenses	30,879 89	
Total amount of claims for losses	$324,217 04	
Deduct reinsurance thereon	3,840 00	
Net amount of unpaid losses and claims		$320,377 04
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$1,006,894 00	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,490,740 00	
Total unearned premiums		2,497,634 00
Taxes and assessments		7,500 00
Total Liabilities, except capital and net surplus		$2,825,511 04
Joint-stock capital paid up in cash		3,000,000 00
Surplus beyond all liabilities		1,663,133 55
Aggregate Liabilities, including paid up capital and net surplus,		$7,488,644 59

III. INCOME DURING THE YEAR.

Gross cash premiums received	$3,386,759 46	
Deduct reinsurance, rebate and return premiums	224,475 08	
Net cash received for premiums (all fire)		$3,162,284 38
Interest received on bonds and mortgages		68,651 46
Interest and dividends received from all other sources		205,789 14
Aggregate Income received during the year in cash		$3,436,724 98

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for loses	$1,780,310 08	
Deduct salvages and reinsurances	11,153 67	
Net amount paid for losses (all fire)		$1,769,156 41
Dividends paid		300,000 00
Commissions and brokerage		556,200 03
Salaries and other charges of officers, clerks and other employes		291,346 76
State, national and local taxes		71,159 25
All other payments, viz.: Advertising, postage, stationery, traveling expenses, etc.		244,176 53
Aggregate Expenditures during the year in cash		$3,232,038 98

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$372,341,260	$4,069,242 00
Written or renewed during the year	313,347,287	3,459,544 38
Totals	$685,688,547	$7,528,756 38
Deduct those expired and marked off as terminated	267,106,518	2,831,762 38
In force at the end of the year	$418,582,029	$4,696,994 00
Deduct amount reinsured	341,483	4,155 00
Net amount in force	$418,240,546	$4,692,839 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$171,527,128	$2,013,787 00	1—2	$1,006,894 00
1882	Two years	1,139,658	10,024 00	1—4	2,506 00
1883	Two years	809,670	6,741 00	3—4	5,056 00
1881	Three years	40,166,264	396,888 00	1—6	66,148 00
1882	Three years	43,984,106	430,200 00	1—2	215,100 00
1883	Three years	51,150,840	506,078 00	5—6	421,732 00
1880	Four years	2,408,351	24,594 00	1—8	3,074 00
1881	Four years	2,546,953	25,992 00	3—8	9,747 00
1882	Four years	1,648,881	16,660 00	5—8	10,413 00
1883	Four years	1,409,316	15,000 00	7—8	13,125 00
1879	Five years	12,108,560	148,452 00	1-10	14,845 00
1880	Five years	14,819,522	179,547 00	3-10	53,864 00
1881	Five years	19,527,132	231,984 00	1—2	115,992 00
1882	Five years	24,785,405	295,325 00	7-10	206,728 00
1883	Five years	30,408 760	391,567 00	9-10	352,410 00
Totals		$418,240,546	$4,692,839 00		$2,497,634 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$59,293,265 85
Total losses paid since organization	35,932,860 95
Total cash dividends declared since the Company commenced business	6,115,000 00
Total dividends declared payable in stock since organization	1,000,000 00
Total amount of the Company's stock owned by the directors at par value	269,400 00
Total amount loaned to directors	155,000 00
Total amount loaned to stockholders not officers or directors	37,000 00
Total amount of fire losses incurred during the year	1,812,841 58

Amounts deposited in various States and countries for the protection of policyholders:

	Deposits.	Liabilities.
Virginia	$50,000 00	$24,099 54
Georgia	25,000 00	68,215 32
Mississippi	25,000 00	44,025 05
North Carolina	10,000 00	21,862 50
Oregon	50,000 00	12,003 40

Business in the State of New York during the year.

Fire risks written	$92,156,718 00
Premiums received	609,300 73
Losses paid	280,754 49
Amount of losses incurred	285,555 23
Amount paid to the Comptroller for taxes on premiums	3,984 31

HOWARD INSURANCE COMPANY.

No. 66 Wall Street, New York.

[Organized and commenced business March 9, 1825; charter extended and amended and Company reorganized under the general act, October 25, 1864.]

HENRY A. OAKLEY, *President.* CHARLES A. HULL, *Secretary.*

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$125,000 00
Loans on bond and mortgage (first liens)	15,700 00
Interest due and unpaid on bond and mortgage loans	412 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$383,000 00	$485,140 00	
New York city and county bonds	15,000 00	16,500 00	
Delaware and Hudson Canal Co. bonds	10,000 00	11,400 00	
United New Jersey R. R. and Canal Co. bonds	4,000 00	4,800 00	
Buffalo, Bradford and Pittsburgh R. R. Co. bonds	11,000 00	12,320 00	
Lake Erie and Western R. R. Co. bonds	3,000 00	2,820 00	
Kalamazoo and South Haven R. R. Co. bonds	6,000 00	7,200 00	
National Bank of Commerce, New York, stock	2,800 00	4,256 00	
Metropolitan National Bank stock	7,500 00	11,100 00	
American Exchange National Bank stock	16,000 00	20,480 00	
Merchants' National Bank stock	650 00	825 00	
Bank of the Manhattan Co. stock	1,500 00	2,400 00	
Phenix National Bank stock	2,800 00	2,912 00	
Manhattan Gas-Light Co. stock	2,500 00	6,500 00	
New York Gas-Light Co. stock	5,000 00	7,250 00	
Total par and market values	$470,750 00	$595,903 00	595,903 00
Cash in office, $1,142.41; in bank, $10,582.87; total			11,725 28
Interest due and accrued on stocks and bonds			1,192 50
Amount in hands of insurance superintendent account La Confiance Insurance Company			44,778 17
Premiums in due course of collection			40,077 82
All other assets			641 83
Amount due for interest on unpaid premiums from La Confiance Insurance Company			1,320 00
Aggregate amount of all actual, available Assets			$836,751 10

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$53,197 62	
Losses unadjusted, including all reported and supposed losses	23,997 49	
Losses resisted, including interest, costs and expenses	1,460 00	
Total amount of claims for losses	$78,655 11	
Deduct reinsurance thereon	9,777 39	
Net amount of unpaid losses and claims		$68,877 72
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less, and *pro rata* on La Confiance reinsurance	$153,351 94	
Unearned premiums, *pro rata*, on fire risks running more than one year	64,812 84	
Total unearned premiums		218,164 78
Cash dividends to stockholders, unpaid		1,018 50
All other liabilities, viz.: Commissions and brokerage, $24,263.51; due for reinsurence, $5,288.09; total		29,551 60
Total Liabilities, except capital and net surplus		$317,612 60

Joint-stock capital paid up in cash	500,000 00
Surplus beyond all liabilities	19,138 50
Aggregate Liabilities, including paid up capital and net surplus,	$836,751 10

III. INCOME DURING THE YEAR.

Gross cash premiums received	$539,083 86	
Deduct reinsurance, rebate and return premiums	89,380 36	
Net cash received for premiums (all fire)		$449,703 50
Interest received on bonds and mortgages		931 54
Interest and dividends received from all other sources		29,934 13
Received for rent		3,400 00
Income from all other sources		2,507 70
Aggregate Income received during the year in cash		$486,476 87

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$356,977 82	
Deduct salvages and reinsurances	22,948 79	
Net amount paid for losses (all fire)		$334,029 03
Dividends paid		13,981 50
Commissions and brokerage		48,721 81
Salaries and other charges of officers, clerks and other employes		40,204 25
State, national and local taxes		13,126 84
All other payments, viz. : Interest and other expenditures		33,598 15
Aggregate Expenditures during the year in cash		$483,661 58

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$38,853,312	$401,285 89	$10,000	$650 00
Written or renewed in 1883	56,527,225	547,831 15		
Totals	$95,380,537	$949,117 04	$10,000	$650 00
Deduct expirations and cancellations	49,600,173	464,434 60	10,000	650 00
In force December 31, 1883	$45,780,364	$484,682 44		
Deduct amount reinsured	4,327,822	42,504 50		
Net amount in force	$41,452,542	$442,177 94		

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$29,813,178	$318,312 53	1—2	$153,351 94
1882	Two years	97,215	867 38	1—4	216 84
1883	Two years	100,561	993 40	3—4	745 05
1881	Three years	2,780,856	27,743 00	1—6	4,623 83
1882	Three years	2,933,347	29,490 51	1—2	14,745 26
1883	Three years	2,907,507	30,803 99	5—6	25,670 00
1880	Four years	50,040	519 07	1—8	64 88
1881	Four years	161,940	1,713 32	3—8	642 50
1882	Four years	118,125	1,197 72	5—8	748 57
1883	Four years	94,975	939 69	7—8	822 23
1879	Five years	262,416	3,261 41	1-10	326 14
1880	Five years	463,332	5,650 28	3-10	1,695 08
1881	Five years	526,477	6,552 51	1—2	3,276 25
1882	Five years	605,444	7,418 03	7-10	5,192 62
1883	Five years	537,129	6,715 10	9-10	6,043 59
Totals		$41,452,542	$442,177 94		$218,164 78

Answers to General Interrogatories.

Total premiums received from March, 1836, to date	$7,958,035 83
Total losses paid from March, 1836, to date	5,321,431 19
Total cash dividends declared since March, 1836, to date	2,170,875 00
Total amount of the Company's stock owned by the directors at par value	63,750 00
Total amount of fire losses incurred during the year	350,133 22

Business in the State of New York during the year.

Fire risks written	$17,702,663 00
Premiums received	92,129 33
Losses paid	59,701 27
Amount of losses incurred	61,257 59

IRVING INSURANCE COMPANY.

No. 157 Broadway, New York.

[Organized and commenced business April 30, 1872.]

ALBO DE BERNALES, *President.* WILLIAM F. R. MILLS, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)			$20,000 00
Interest accrued thereon			100 00
Stocks, Bonds, etc., owned by the Company.			
	Par value.	Market value	
United States bonds	$180,000 00	$222,975 00	222,975 00
Cash in bank			14,051 71
Premiums in due course of collection			25,580 33
Aggregate amount of all actual, available Assets			$282,707 04

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$819 45	
Losses unadjusted, including all reported and supposed losses	24,481 24	
Losses resisted, including interest, costs and expenses	375 00	
Total amount of claims for losses	$25,675 69	
Deduct reinsurance thereon	11,737 81	
Net amount of unpaid losses and claims		$13,937 88
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$48,268 82	
Unearned premiums, *pro rata*, on fire risks running more than one year	9,598 03	
Total unearned premiums		57,866 85
Salaries and other miscellaneous expenses, due and accrued		643 33
All other liabilities, viz.: Taxes and assessments, $300; commissions and brokerage, $5,755 57; total		6,055 57
Total Liabilities, except capital and net surplus		$78,503 63
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		4,203 41
Aggregate Liabilities, including paid up capital and net surplus,		$282,707 04

III. INCOME DURING THE YEAR.

Gross cash premiums received	$179,198 87	
Deduct reinsurance, rebate and return premiums	68,519 10	
Net cash received for premiums (all fire)		$110,679 77
Interest received on bonds and mortgages		1,200 00
Interest and dividends received from all other sources		8,045 23
Aggregate Income received during the year in cash		$119,925 00

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$76,977 86	
Deduct salvages and reinsurances	15,675 33	
Net amount paid for losses (all fire)		$61,302 53
Dividends paid		5,050 00
Commissions and brokerage		24,522 08
Salaries and other charges of officers, clerks and other employes		8,255 00
State, national and local taxes		1,104 48
All other payments, viz.: Rent, fire patrol and miscellaneous expenses		8,104 58
Aggregate Expenditures during the year in cash		$108,338 67

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$7,576,191	$79,312 92
Written or renewed in 1883	19,222,599	199,325 47
Totals	$26,798,790	$278,638 39
Deduct expirations and cancellations	11,611,921	113,706 80
In force December 31, 1883	$15,186,869	$164,931 59
Deduct amount reinsured	5,171,241	54,530 58
Net amount in force	$10,015,628	$110,401 01

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$8,419,119	$96,537 64	1–2	$48,268 82
1882	Two years	11,480	156 02	1–4	39 01
1883	Two years	63,637	578 51	3–4	433 89
1881	Three years	233,892	1,006 00	1–6	167 66
1882	Three years	281,161	2,340 41	1–2	1,170 21
1883	Three years	541,330	5,054 99	5–6	4,212 47
1881	Four years	500	8 44	3–8	3 16
1882	Four years	2,500	28 54	5–8	17 84
1883	Four years	37,890	403 23	7–8	352 84
1879	Five years	6,250	125 00	1-10	12 50
1880	Five years	16,200	137 66	3-10	41 29
1881	Five years	67,963	564 38	1–2	282 19
1882	Five years	97,282	706 83	7-10	494 78
1883	Five years	219,191	2,460 27	9-10	2,214 24
1879	Seven years	3,000	45 00	*Pro rata.*	.....
1880	Seven years	5,000	112 50	*Pro rata.*	.....
1881	Seven years	5,000	75 00	*Pro rata.*	.....
1882	Seven years	2,000	30 00	*Pro rata.*	.....
1884	Five years	2,233	30 59	*Pro rata.*	155 95
Totals		$10,015,628	$110,401 01	.....	$57,866 85

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,060,822 68
Total losses paid since the organization	641,179 52
Total cash dividends declared since the Company commenced business	176,000 00
Total amount of the Company's stock owned by the directors at par value	102,200 00
Total amount of fire losses incurred during the year	95,699 56

Business in the State of New York during the year.

Fire risks written	$4,035,471 48
Premiums received	41,568 08
Losses paid	19,575 27
Amount of losses incurred	21,529 34
Amount paid the Comptroller for taxes on premiums	218 26
Amount paid the Comptroller for taxes on capital stock	300 00

JEFFERSON INSURANCE COMPANY.

No. 111 BROADWAY, NEW YORK.

[Incorporated March 4, 1824; commenced business March 31, 1824; reorganized under the general act and an amended charter. November 1, 1865.]

SAMUEL E. BELCHER, *President.* WILLIAM B. FLOWERY, *Secretary.*

Capital stock of the Company paid up, $200,010.

I. ASSETS.

Loans on bond and mortgage (first liens)		$101,375 00
Interest accrued thereon		2,534 38

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$309,000 00	$354,465 00	
Delaware and Hudson Canal Co. stock	20,000 00	21,050 00	
Delaware and Hudson Canal Co. new stock	3,300 00	3,300 00	
New York and Harlem R. R. Co. stock	5,000 00	9,500 00	
Total par and market values	$337,300 00	$388,315 00	388,315 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N. Y. Bowery Fire Ins. Co. stock	$625 00	$981 25	$500 00	
Tradesmen's National Bank stock	2,720 00	2,917 20	2,000 00	
Ninth National Bank stock	4,500 00	5,625 00	6,000 00	
National Park Bank stock	1,000 00	1,610 00		
Delaware and Hud. Canal Co. stock	4,000 00	4,210 00	3,500 00	
Delaware and Hud. Canal Co. stock	10,000 00	10,525 00	7,000 00	
Total amounts	$22,845 00	$25,868 45	$19,000 00	19,000 00

Cash in office, $5,685.19; in bank, $335.62; total	6,020 81
Interest due and accrued on stocks and bonds	1,700 00
Interest due and accrued on collateral loans	342 17
Premiums in due course of collection	5,997 14
Aggregate amount of all actual, available Assets	$525,284 50

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$2,633 89	
Losses unadjusted, including all reported and supposed losses	165 00	
Net amount of unpaid losses and claims		$2,798 89
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$28,345 27	
Unearned premiums, *pro rata*, on fire risks running more than one year	7,582 88	
Total unearned premiums		35,928 15

Other miscellaneous expenses, due and accrued		§666 67
All other liabilities, viz.: Commissions and brokerage, $829.87; return premiums, $369.55; total		1,199 42
Total Liabilities, except capital and net surplus		$40,593 13
Joint-stock capital paid up in cash		200,010 00
Surplus beyond all liabilities		284,681 37
Surplus, constituting a permanent reserve fund, represented by scrip, which cannot be redeemed so as to diminish said reserve	$200,010 00	
Aggregate Liabilities, including paid up capital and net surplus,		$525,284 50

III. INCOME DURING THE YEAR.

Gross cash premiums received	$68,360 66	
Deduct re-insurance, rebate and return premiums	8,435 22	
Net cash received for premiums (all fire)		$59,925 44
Interest received on bonds and mortgages		6,213 50
Interest and dividends received from all other sources		15,923 38
Aggregate Income received during the year in cash		$82,062 32

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$32,138 02	
Deduct salvages and reinsurance	2,041 70	
Net amount paid for losses (all fire)		$30,096 32
Dividends paid		20,001 00
Interest paid on scrip		12,000 60
Commissions on brokerage		5,183 33
Salaries and other charges of officers, clerks and other employes		12,975 00
State, national and local taxes		4,394 88
All other payments		3,356 86
Aggregate Expenditures during the year in cash.		$88,007 99

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$12,573,213	$67,595 45
Written or renewed in 1883	13,500,383	70,975 49
Totals	$26,073,596	$138,570 94
Deduct expirations and cancellations	12,949,062	67,668 75
In force December 31, 1883	$13,124,334	$70,902 19
Deduct amount reinsured	334,346	1,147 17
Net amount in force	$12,789,988	$69,755 02

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$10,880,624	$56,690 55	1--2	$28,345 27
1882	Two years	21,300	137 27	1--4	34 31
1883	Two years	12,550	32 01	3--4	24 00
1881	Three years	355,506	2,412 58	1--6	402 09
1882	Three years	424,550	2,333 09	1—2	1,166 55
1883	Three years	652,028	4,068 61	5—6	3,390 51
1881	Four years	6,500	55 52	3--8	20 82
1879	Five years	23,000	94 35	1-10	9 44
1880	Five years	60,300	542 10	3-10	162 63
1881	Five years	115,975	1,232 63	1—2	616 31
1882	Five years	96,900	956 05	7-10	669 23
1883	Five years	136,255	1,132 76	9-10	1,019 49
1881	Seven years	4,500	67 50	.....	67 50
Totals		$12,789,938	$69,755 02	.....	$35,928 15

Scrip.

Balance of scrip outstanding and deliverable to policyholders	$200,885 70
Scrip not actually delivered	1,283 10
Limit of scrip accumulation before any redemption	200,010 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,108,065 08
Total losses paid since organization	1,826,074 06
Total cash dividends declared since the Company commenced business	1,648,890 53
Total amount of Company's stock owned by the directors at par value	23,490 00
Total amount loaned to stockholders not officers	7,000 00
Total amount of fire losses incurred during the year	24,926 73

Business in the State of New York during the year.

Fire risks written	$9,929,889 61
Premiums received	39,934 51
Losses paid	16,328 64
Amount of losses incurred	16,343 64
Amount paid the Comptroller for taxes on premiums	352 12
Amount paid the Comptroller for taxes on dividends to stockholders	950 00

KINGS COUNTY FIRE INSURANCE COMPANY.

No. 87 Broadway, Brooklyn, E. D.

[Organized and commenced business October 18, 1858.]

EDWARD T. BACKHOUSE, *President.* HENRY POPE, *Secretary.*

Capital stock of the Company paid up, $150,000.

I. ASSETS.

Market value of real estate owned unincumbered		$106,095 05
Loans on bond and mortgage (first liens)		48,397 00
Interest accrued thereon		627 41

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Metropolitan Gas-Light stock	$15,900 00	$32,595 00	
Brooklyn Gas-Light stock	16,550 00	22,011 50	
Union Ferry of Brooklyn stock	30,300 00	53,275 00	
Manufacturers' National Bank of Brooklyn, stock	5,010 00	7,050 00	
Grand Street and Newtown R. R., Brooklyn stock,	4,000 00	4,000 00	
New York Central and Hudson River R. R. stock	75,000 00	84,375 00	
Commercial Fire Ins. Co. of New York stock	1,000 00	900 00	
Total par and market values	$147,760 00	$204,206 50	204,206 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Manufacturers' Bk, Brooklyn, stock	$1,020 00	$1,428 00	$750 00	
New York Central R. R. stock	5,000 00	5,625 50	5,000 00	
Total amounts	$6,020 00	$7,053 50	$5,750 00	5,750 00
Cash in office, $1,890.20; in bank, $30,744.31; total				32,634 51
Interest due and accrued on stocks and bonds				5,459 38
Interest due and accrued on collateral loans				50 00
Premiums in due course of collection				8,506 00
Rents due and accrued				1,000 00
Aggregate amount of all actual, available Assets				$412,725 85

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$7,500 00	
Losses resisted, including interest, costs and expenses	1,000 00	
Net amount of unpaid losses and claims		$8,500 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$47,575 58	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,977 23	
Total unearned premiums		52,552 81
Salaries and other miscellaneous expenses, due and accrued		566 75
All other liabilities		2,450 00
Total Liabilities, except capital and net surplus		$64,069 56
Joint-stock capital paid up in cash		150,000 00
Surplus beyond all liabilities		198,656 29
Aggregate Liabilities, including paid up capital and net surplus,		$412,725 85

III. INCOME DURING THE YEAR

Gross cash premiums received	$126,087 46	
Deduct reinsurance, rebate and return premiums	5,593 33	
Net cash received for premiums (all fire)		$120,494 13
Interest received on bonds and mortgages		3,062 92
Interest and dividends received from all other sources		13,916 94
Received for rent		4,559 50
Aggregate Income received during the year in cash		$142,033 48

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$43,455 25
Dividends paid	30,000 00
Commissions and brokerage	22,746 04
Salaries and other charges of officers, clerks and other employes	17,722 00
State, national and local taxes	3,359 29
All other payments	7,893 58
Aggregate Expenditures during the year in cash	$125,176 16

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$1,751,023	$94,120 54
Written or renewed in 1883	17,946,299	120,438 79
Totals	$31,699,322	$214,559 33
Deduct expirations and cancellations	18,720,862	111,731 51
In force December 31, 1883	$12,976,460	$102,827 82
Deduct amount reinsured	147,810	816 88
Net amount in force	$12,828,650	$102,010 94

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$11,877,087	$95,151 16	1—2	$47,575 58
1882	Two years	31,300	245 50	1—4	61 37
1883	Two years	17,400	163 40	3—4	122 55
1882	Three years	297,163	1,890 95	1—2	945 48
1883	Three years	542,000	3,635 65	5—6	3,029 71
1883	Four years	44,200	549 66	7—8	480 96
1883	Five years	19,500	374 62	9-10	337 16
Totals		$12,828,650	$102,010 94	.....	$52,552 81

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,781,653 20
Total losses paid since organization	815,120 00
Total cash dividends declared since the Company commenced business	462,263 00
Total amount of the Company's stock owned by the directors at par value	70,800 00
Total amount loaned to stockholders and officers	5,000 00
Total amount of fire losses incurred during the year	38,455 00

Business in the State of New York during the year.

Fire risks written	$10,903,939 56
Premiums received	56,518 27
Losses paid	16,625 50
Amount of losses incurred	13,948 00
Amount paid the Comptroller for taxes on premiums	503 20
Amount paid the Comptroller for taxes on dividends to stockholders	750 00

KNICKERBOCKER FIRE INSURANCE COMPANY.

No. 64 Wall Street, New York.

[Organized 1787 as the Mutual Assurance Company; name of Company changed to Knickerbocker Fire in 1846.

ISAAC D. COLE, Jr., *President.* EDMUND W. ALBRO, *Secretary.*

Capital stock of the Company paid up, $210,000.

I. ASSETS.

Market value of real estate owned, unincumbered			$125,000 00
Loans on bond and mortgage (first liens)			42,900 00
Loans on bond and mortgage upon which more than one year's interest is due			429 00

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$146,500 00	$151,713 13	151,713 13

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Citizens Bank of New York, stock	$1,000 00	$1,200 00	$800 00	
Eagle Fire Company of New York, stock	560 00	840 00	600 00	
Eagle Fire Company of New York, stock	1,440 00	3,600 00	1,500 00	
Total amounts	$ 3,000 00	$5,640 00	$2,900 00	2,900 00
Cash in office, $3,427.51; in bank, $3,904.32; total				7,331 83
Interest due and accrued on collateral loans				67 23
Premiums in due course of collection				6,676 61
Rents due and accrued				783 33
Aggregate amount of all actual, available Assets				$337,801 13

II. LIABILITIES.

Net amount of unpaid losses		$2,147 60
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$28,490 92	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,129 01	
Total unearned premiums		32,619 93

Salaries and other miscellaneous expenses, due and accrued	$300 00
All other liabilities, viz: Taxes and assessments, $315; commissions and brokerage, $808.54; total	1,123 54
Total Liabilities, except capital and net surplus	$36,191 07
Joint-stock capital paid up in cash	210,000 00
Surplus beyond all liabilities	91,610 06
Aggregate Liabilities, including paid up capital and net surplus,	$337,801 13

III. INCOME DURING THE YEAR.

Gross cash premiums received	$68,957 06	
Deduct reinsurance, rebate and return premiums	4,533 78	
Net cash received for premiums (all fire)		$64,423 28
Interest received on bonds and mortgages		2,574 00
Interest and dividends received from all other sources		4,272 16
Received for rent		5,173 33
Aggregate Income received during the year in cash		$76,442 77

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$24,257 76	
Deduct salvages and reinsurances	877 06	
Net amount paid for losses (all fire)		$23,380 70
Dividends paid		12,600 00
Commissions and brokerage		10,488 70
Salaries and other charges of officers, clerks and other employes		9,189 98
State, national and local taxes		3,891 25
All other payments, viz.: Repairs to building, $218.15; fire patrol, $605.69; advertising, $532.25; stationery, 769.14; office expenses, $1,680.68; total		3,805 91
Aggregate Expenditures during the year in cash		$63,356 54

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$8,991,040	$44,220 96
Written or renewed in 1883	14,970,866	72,688 25
Totals	$23,961,906	$116,909 21
Deduct expirations and cancellations	11,409,119	50,317 82
In force December 31, 1883	$12,552,787	$66,591 39
Deduct amount reinsured	416,923	1,761 65
Net amount in force	$12,135,864	$64,829 74

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$10,792,009	$56,981 86	1—2	$28,490 93
1882	Two years	6,090	14 40	1—4	3 60
1883	Two years	2,500	35 63	3—4	26 72
1881	Three years	364,170	1,514 22	1—6	252 37
1882	Three years	334,559	1,871 08	1—2	935 54
1883	Three years	440,224	2,437 10	5—6	2,030 92
1881	Four years	625	5 44	3—8	2 04
1879	Five years	60,077	654 30	1-10	65 43
1880	Five years	42,862	444 22	3-10	133 26
1881	Five years	6,037	60 60	1—2	30 30
1882	Five years	43,650	404 93	7-10	283 45
1883	Five years	43,151	405 96	9-10	365 37
Totals		$12,135,864	$64,829 74		$32,619 93

Answers to General Interrogatories.

Total premiums received since the reorganization of the Company	$2,446,577 47
Total losses paid since reorganization	896,596 26
Total cash dividends declared since 1846	1,328,600 00
Total amount of the Company's stock owned by the directors at par value	31,680 00
Total amount of fire losses incurred during the year	20,544 55

Business in the State of New York during the year.

Fire risks written	$1,677,516 00
Premiums received	53,172 34
Losses paid	12,948 11
Amount of losses incurred	10,891 80
Amount paid the Comptroller for taxes on premiums	10 26
Amount paid the Comptroller for taxes on capital stock	257 04

LA FAYETTE FIRE INSURANCE COMPANY.

No. 20 Court Street, Brooklyn.

[Organized December 22, 1856; commenced business December, 24, 1856.]

HUBERT GIROUX *President.* GEORGE W. HUNT, *Secretary.*

Capital stock of the Company paid up, $150,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$84,900 00
Interest accrued thereon		424 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$100,000 00	$125,025 00	
Farragut Fire Inurance Co. stock	5,000 00	5,925 00	
Republic Fire Insurance Co. stock	5,000 00	5,000 00	
New York Cen. and H. R. R. R. Co. stock	25,000 00	28,000 00	
Total par and market values	$135,000 00	$163,950 00	163,950 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Bowery National Bank stock	$1,000 00	$1,612 50	$3,100 00	
Wells, Fargo Express Co. stock	100 00	105 00		
Knickerbocker Ice Co. stock	1,000 00	1,000 00		
People's Fire Ins Co. stock	1,000 00	1,150 00		
German American Ins Co. stock	1,000 00	2,000 00	1,000 00	
Union Ferry Co. stock	900 00	1,502 00	1,200 00	
Mech. & Traders' Nat. Bank stock	1,000 00	1,000 00	500 00	
Commercial Bk. of Brooklyn stock	300 00	600 00	500 00	
Fireman's Trust Ins. Co. stock	300 00	237 00		
Commercial Bk. of Brooklyn stock	1,800 00	2,400 00	1,700 00	
W'msburgh City Ins. Co. stock	500 00	1,030 00	700 00	
Franklin & Emporium Ins. Co. stock,	500 00	555 00	450 00	
Phenix Ins. Co. stock	250 00	375 00	200 00	
Total amounts	$9,650 00	$13,566 50	$9,350 00	9,350 00
Cash in office, $2,971.85; in bank, $17,601.03; total				20,572 88

Interest due and accrued on stocks and bonds	$500 00
Interest due and accrued on collateral loans	46 75
Premiums in due course of collection	15,421 66
Aggregate amount of all actual, available Assets	$295,165 79

II. LIABILITIES.

Net amount of unpaid losses and claims		$20,487 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$57,742 38	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,545 90	
Unearned premiums at 50 per cent on inland navigation risks	581 25	
Total uncarned premiums		60,869 53
Rent due and accrued		840 66
Commissions and brokerage		3.084 33
Total Liabilities, except capital and net surplus		$85,281 52
Joint-stock capital paid up in cash		150,000 00
Surplus beyond all liabilities		59,884 27
Aggregate Liabilities, including paid up capital and net surplus,		$295,165 79

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$123,919 13	$1,162 50	
Deduct reinsurance, rebate and return premiums	5,572 44	.....	
Net cash received for premiums	$118,346 69	$1,162 50	$119,509 19
Interest received on bonds and mortgages			5,486 84
Interest and dividends received from all other sources			6,330 93
Income from all other sources			1,310 96
Aggregate Income received during the year in cash			$132,637 92

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$69,046 25	$2,809 30	
Deduct salvages and reinsurances	480 16	.....	
Net amount paid for losses	$68,566 09	$2,809 30	$71,375 39
Dividends paid			15,000 00
Commissions and brokerage			22,485 11
Salaries and other charges of officers, clerks and other employes			12,066 38
State, national and local taxes			1,137 16
All other payments			9,609 12
Aggregate Expenditures during the year in cash			$131,673 16

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$13,403,540	$139,464 67	$112,700	$3,407 91
Written or renewed in 1883	12,874,152	129,428 96	32,500	1,162 50
Totals	$26,277,692	$268,893 63	$145,200	$4,570 41
Deduct expirations and cancellations,	14,521,764	149,706 45	112,700	3,407 91
In force December 31, 1883	$11,755,928	$119,187 18	$32,500	$1,162 50
Deduct amount reinsured	121,214	1,013 04	.....	.....
Net amount in force	$11,634,714	$118,174 14	$32,500	$1,162 50

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$11,433,192	$116,647 26	1—2	$58,323 63
1883	Two years	2,000	35 12	3—4	26 34
1882	Three years	126,767	1,168 04	1—2	584 02
1883	Three years	151,122	1,511 09	5—6	1,284 25
1882	Four years	2,000	16 85	5—8	10 53
1880	Five years	4,500	55 00	3-10	16 50
1881	Five years	15,500	206 25	1—2	103 12
1882	Five years	36,250	454 60	7-10	318 22
1883	Five years	17,097	225 47	9-10	202 92
Totals		$11,788,428	$120,349 68	.....	$60,869 53

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,704,509 29
Total losses paid since organization	1,547,098 15
Total cash dividends declared since the Company commenced business	345,000 00
Total amount of the Company's stock owned by the directors at par value	22 350 00
Total amount loaned to stockholders and officers	500 00
Total amount of fire losses incurred during the year	77,431 21
Total amount of inland losses incurred during the year	2,809 30

Business in the State of New York during the year.

	Fire.	Inland.	
Risks written	$8,387,413 59	$32,500 00	
Premiums received	69,274 51	1,162 50	
Losses paid	30,829 47	2,936 65	
Amount of losses incurred	40,546 12	.....	
Amount paid the Comptroller for taxes on capital stock	.....	.....	$599 95

LONG ISLAND INSURANCE COMPANY.

No. 203 MONTAGUE STREET, BROOKLYN.

[Incorporated April 26, 1833; commenced business November, 1833; reorganized under the general act April 27, 1863.]

JONATHAN OGDEN, *President.* HENRY BLATCHFORD, *Secretary.*

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$192,900 00
Interest due and unpaid on bond and mortgage loans	180 00
Interest accrued thereon	1,729 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$120,000 00	$138,850 00	
Queens county bonds	5,000 00	5,200 00	
New York Central R. R. bonds	63,000 00	65,285 00	
New Utrecht School Districts Nos. 1 and 2 bonds	19,000 00	19,442 22	
Total par and market values	$207,000 00	$228,777 22	
			228,777 22
Cash in office, $10,734; in bank, $62,200.87; total			72,934 87

Interest due and accrued on stocks and bonds	$100 00
Interest due and accrued on deposits	439 98
Premiums in due course of collection	15,839 84
Aggregate amount of all actual, available Assets	$512,900 91

II. LIABILITIES.

Net amount of unpaid losses and claims		$9,357 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$69,501 99	
Unearned premiums, *pro rata*, on fire risks running more than one year	26,809 82	
Total unearned premiums		96,311 81
Salaries and other miscellaneous expenses, due and accrued		437 50
Commissions and brokerage		3,167 97
Total Liabilities, except capital and net surplus		$109,274 28
Joint-stock capital paid up in cash		300,000 00
Surplus beyond all liabilities		103,626 63
Surplus, constituting a permanent reserve fund, represented by scrip, which cannot be redeemed so as to diminish said reserve	$60,493 00	
Aggregate Liabilities, including paid up capital and net surplus,		$512,900 91

III. INCOME DURING THE YEAR.

Gross cash premiums received	$213,867 09	
Deduct reinsurance, rebate and return premiums	14,558 45	
Net cash received for premiums (all fire)		$199,308 64
Interest received on bonds and mortgages		7,774 25
Interest and dividends received from all other sources		13,130 53
Aggregate Income received during the year in cash		$220,213 42

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$85,701 31	
Deduct salvages and reinsurances	2,845 97	
Net amount paid for losses (all fire)		$82,855 34
Dividends paid		30,000 00
Scrip redeemed in cash, and interest paid on scrip		2,419 72
Commissions and brokerage		46,200 40
Salaries and other charges of officers, clerks and other employes		13,852 11
State, national and local taxes		4,124 86
All other payments and expenditures		22,668 59
Aggregate Expenditures during the year in cash		$202,121 02

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$25,699,446	$137,603 34
Written or renewed in 1883	40,961,447	225,324 99
Totals	$66,660,893	$362,928 33
Deduct expirations and cancellations	29,881,298	179,568 21
In force December 31, 1883	$36,779,595	$183,360 12
Deduct amount reinsured	469,020	2,141 86
Net amount in force	$36,310,575	$181,218 26

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$28,820,113	$139,003 99	1—2	$69,501 99
1882	Two years	234,438	957 47	1—4	239 37
1883		344,640	2,321 94	3—4	1,741 46
1881	Three years	919,810	5,092 44	1—6	848 74
1882		1,884,593	10,402 92	1—2	5,201 46
1883		2,813,005	13,427 94	5—6	11,189 95
1880	Four years	2,000	20 00	1—8	2 50
1882		71,950	326 36	5—8	203 97
1883		96,700	356 36	7—8	311 82
1879	Five years	45,500	362 00	1-10	36 20
1880		19,500	196 00	3-10	58 80
1881		104,000	1,093 02	1—2	546 51
1882		255,216	2,315 00	7-10	1,620 50
1883		699,110	5,342 82	9-10	4,808 54
Totals		$36,310,575	$181,218 26	.....	$96,311 81

Scrip.

Balance of scrip outstanding and deliverable to policyholders	$60,493 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,213,927 58
Total losses paid since organization	1,283,166 81
Total cash dividends declared since the Company commenced business	1,394,308 15
Total amount of the Company's stock owned by the directors at par value	69,650 00
Total amount of fire losses incurred during the year	82,226 00

Business in the State of New York during the year.

Fire risks written	$32,555,300 00
Premiums received	151,164 11
Losses paid	59,305 60
Amount of losses incurred	62,672 00
Amount paid the Comptroller for taxes on premiums	674 17
Amount paid the Comptroller for taxes on dividends to stockholders	765 00

MANUFACTURERS AND BUILDERS' FIRE INSURANCE COMPANY.

No. 187 BROADWAY, NEW YORK.

[Organized and commenced business November 19, 1870.]

EDWARD V. LOEW, *President.* J. JAY NESTELL, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$17,600 00
Interest accrued thereon		328 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$91,000 00	$113,750 00	
District Columbia bonds	71,550 00	80,851 50	
N. Y. & Erie R. R. 1st mortgage bonds	10,000 00	12,750 00	
Wabash General Mortgage bonds	2,000 00	1,320 00	
Chicago, Burlington & Quincy R. R. stock	2,200 00	2,645 50	
Chicago, Rock Island & Pacific R. R. stock	50,000 00	58,250 00	
N. Y. Central & Hudson River R. R. stock	40,000 00	44,800 00	
Illinois Central R. R. stock	10,000 00	13,125 00	
Illinois Central R. R. leased live stock	1,700 00	1,394 00	
Delaware & Hudson Canal Co. stock	10,000 00	10,550 00	
Delaware & Hudson Canal Co. new stock	.....	640 00	
Total par and market values	$288,450 00	$340,076 00	340,076 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Delaware Lack. & West. R. R. stock,	$20,000 00	$23,350 00	$18,000 00	
Chicago, R. I. & Pac. R. R. stock ...	20,000 00	23,300 00	13,000 00	
Total amounts	$40,000 00	$46,650 00	$31,000 00	$31,000 00
Cash in office, $1,295.59; in bank, $19,643.19; total				20,938 78
Interest due and accrued on stocks and bonds.....				1,709 00
Interest due and accrued on collateral loans.....				293 83
Premiums in due course of collection				16,622 50
All other assets, viz: Rents due and accrued, $425.66; interest due on savings bank deposit, $565.94; total.....				991 60
Aggregate amount of all actual, available Assets.....				$429,559 71

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	$4,405 61	
Losses unadjusted, including all reported and supposed losses.....	4,795 80	
Losses resisted, including interest, costs and expenses.....	3,375 00	
Total amount of claims for losses.....	$12,576 41	
Deduct reinsurance thereon.....	212 90	
Net amount of unpaid losses and claims.....		$12,363 51
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.	$60,507 56	
Unearned premiums, *pro rata*, on fire risks running more than one year	12,772 81	
Total unearned premiums.....		73,280 37
Cash dividends to stockholders, unpaid		84 00
All other liabilities, viz.: Commissions and brokerage, $2,087.17; return premiums, $53.88; total.....		2,141 05
Total Liabilities, except capital and net surplus.....		$87,868 93
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		141,690 78
Aggregate Liabilities, including paid up capital and net surplus,		$429,559 71

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	$158,380 10	
Deduct reinsurance, rebate and return premiums.....	14,735 46	
Net cash received for premiums (all fire).....		$143,644 64
Interest received on bonds and mortgages.....		3,109 84
Interest and dividends received from all other sources.....		17,568 38
Received for rent.....		2,668 85
Income from all other sources.....		281 00
Aggregate Income received during the year in cash.....		$167,272 71

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	$88,503 81	
Deduct salvages and reinsurances.....	8,694 09	
Net amount paid for losses (all fire).....		$79,809 72
Dividends paid.....		12,036 00
Commissions and brokerage.....		28,575 53
Salaries and other charges of officers, clerks and other employes..		18,836 10
State, national and local taxes.....		5,754 25
All other payments, viz.: Rent, $1,365.68; agency expenses, $711.17; general expenses, $4,411.06; fire patrol, $754.60; Board of Fire Underwriters, $250.25; total		10,492 76
Aggregate Expenditures during the year in cash.....		$155,504 36

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$19,069,811	$105,953 29
Written or renewed in 1883	27,732,797	164,190 00
Totals	$46,802,608	$270,143 29
Deduct expirations and cancellations	20,562,008	120,294 03
In force December 31, 1883	$26,240,600	$149,849 26
Deduct amount reinsured	1,716,418	8,309 33
Net amount in force	$24,524,182	$141,539 93

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$20,145,081	$121,015 12	1—2	$60,507 56
1882	Two years	9,800	24 43	1—4	6 11
1883	Two years	18,000	48 00	3—4	36 00
1881	Three years	721,400	2,841 75	1—6	473 63
1882	Three years	1,572,192	6,362 15	1—2	3,181 07
1883	Three years	1,820,307	9,141 69	5—6	7,618 08
1881	Four years	9,300	112 00	3—8	42 00
1882	Four years	1,600	17 84	5—8	11 15
1883	Four years	19,000	112 50	7—8	98 44
1879	Five years	18,500	206 68	1-10	20 66
1880	Five years	10,000	60 00	3-10	18 00
1881	Five years	53,350	425 80	1—2	212 90
1882	Five years	50,310	324 38	7-10	291 94
1883	Five years	75,342	847 59	9-10	762 83
Totals		$24,524,182	$141,539 93	.....	$73,280 37

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,347,393 82
Total losses paid since organization	437,059 49
Total cash dividends declared since the Company commenced business	238,000 00
Total amount of the Company's stock owned by the directors at par value	82,500 00
Total amount loaned to stockholders and officers	41,000 00
Total amount of fire losses incurred during the year	75,173 56

Business in the State of New York during the year.

Fire risks written	$21,067,897 00
Premiums received	98,847 14
Losses paid	41,574 50
Amount of losses incurred	42,819 49
Amount paid the Comptroller for taxes on premiums	495 95
Amount paid the Comptroller for taxes on dividends to stockholders	357 00

MECHANICS' FIRE INSURANCE COMPANY.

No. 217 MONTAGUE STREET, BROOKLYN.

[Organized and commenced business May 7, 1857.]

JOHN K. OAKLEY, *President.* WALTER NICHOLS, *Secretary*

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Loans on bonds and mortgages (first liens)	$155,500 00
Interest due and unpaid on bond and mortgage loans	180 00
Interest accrued thereon	1,875 49

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$205,000 00	$233,550 00	
People's Gas-Light Co. stock, Brooklyn	5,000 00	3,900 00	
Salisbury Railroad bond, Penn	500 00	500 00	
Total par and market values	$210,500 00	$237,950 00	$237,950 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Mechanics' Bank, Brooklyn stock	$4,150 00	$4,772 50	$5,500 00	
Phenix Ins. Co Brooklyn, stock	2,000 00	3,000 00		
Mechanics' Bank Brooklyn stock	2,300 00	4,945 00	1,700 00	
Montauk Fire Ins. Co. B'klyn stock,	1,000 00	1,100 00	800 00	
Total amounts	$9,450 00	$13,817 50	$8,000 00	8,000 00
Cash in office, $2,094.28; in bank, $35,073.63; total				37,167 91
Interest due and accrued on collateral loans				59 01
Premiums in due course of collection				19,592 53
Aggregate amount of all actual, available Assets				$460,324 94

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$11,773 65	
Losses unadjusted, including all reported and supposed losses	13,124 01	
Total amount of claims for losses	$24,897 66	
Deduct reinsurance thereon	4,008 21	
Net amount of unpaid losses and claims		$20,889 45
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$77,944 22	
Unearned premiums, *pro rata*, on fire risks running more than one year	27,689 90	
Total unearned premiums		105,634 12
All other liabilities		1,300 00
Total Liabilities, except capital and net surplus		$127,823 57
Joint-stock capital paid up in cash		250,000 00
Surplus beyond all liabilities		82,501 37
Aggregate Liabilities, including paid up capital and net surplus,		$460,324 94

III. INCOME DURING THE YEAR.

Gross cash premiums received	$265,443 34	
Deduct reinsurance, rebate and return premiums	53,973 45	
Net cash received for premiums (all fire)		$211,469 89
Interest received on bonds and mortgages		10,770 66
Interest and dividends received from all other sources		8,151 76
Aggregate Income received during the year in cash		$230,392 31

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$156,025 44	
Deduct salvages and reinsurances	4,648 65	
Net amount paid for losses (all fire)		$151,376 79
Dividends paid		25,000 00
Commissions and brokerage		42,264 09
Salaries and other charges of officers, clerks and other employes		24,760 02
State, national and local taxes		4,991 84
All other payments		23,622 46
Aggregate Expenditures during the year in cash		$272,015 20

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$24,359,251	$144,570 24
Written or renewed in 1883	33,640,166	270,208 95
Totals	$57,999 417	$ 14,779 19
Deduct expirations and cancellations	28,991,756	10,998 93
In force December 31, 1883	$29,007,661	$203,780 26
Deduct amount reinsured	961,334	6,613 24
Net amount in force	$28,046,327	$197,167 02

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$23,234,918	$155,888 44	1—2	$77,944 22
1882	Two years	26,500	172 80	1—4	43 20
1883	Two years	88,875	714 10	3—4	535 56
1881	Three years	450,575	3,570 79	1—6	595 13
1882	Three years	1,509,702	11,761 24	1—2	5,880 62
1883	Three years	2,180,396	18,997 33	5—6	15,756 10
1881	Four years	5,000	124 34	3—8	46 63
1882	Four years	3,400	30 50	5—8	19 05
1883	Four years	6,700	161 50	7—8	141 32
1881	Five years	60,999	645 48	1—2	322 74
1882	Five years	141,530	1,561 53	7-10	1,093 07
1883	Five years	335,106	3,564 66	9-10	3,208 19
1881	Six years	1,000	31 81	2—3	21 20
1882	Six years	1,625	32 50	5—6	27 09
Totals		$28,046,326	$197,167 02	.....	$105,634 12

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,597,549 00
Total losses paid since organization	1,187,709 79
Total cash dividends declared since the Company commenced business	478,000 00
Total amount of the Company's stock owned by the directors at par value	85,750 00
Total amount loaned to stockholders	5,500 00
Total amount of fire losses incurred during the year	147,473 62

Amounts deposited in various States and countries for the protection of policyholders, as follows, viz.:

Deposited in the State of Georgia	$25,000 00

Business in the State of New York during the year.

Fire risks written	$15,192,908 86
Premiums received	81,375 93
Losses paid	54,038 76
Amount of losses incurred	51,189 51
Amount paid the Comptroller for taxes on premiums	499 70
Amount paid the Comptroller for taxes on dividends to stockholders	625 00

MECHANICS AND TRADERS' FIRE INSURANCE COMPANY.

No. 48 Wall Street, New York.

[Organized and commenced business April 18, 1853.]

JAMES R. LOTT, *President.* JOHN M. TOMPKINS, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned unincumbered	$22,000 00
Loans on bond and mortgage (first liens)	117,300 00
Interest due and unpaid on bond and mortgage loans	650 00
Interest accrued thereon	592 46

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$225,000 00	$250,231 25	
Phenix National Bank stock	10,060 00	10,764 20	
Total par and market values	$235,060 00	$260,995 45	260,995 45

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Pennsylvania Coal Co. stock	$4,750 00	$12,350 00	$5,000 00	
Havana Gas-Light Co. bonds	7,000 00	7,000 00		
N. Y. Mutual Gas-Light Co. stock	6,000 00	7,320 00	6,000 00	
Second Avenue R. R. Co. stock	3,000 00	6,570 00	5,000 00	
Pacific Bank stock	2,000 00	3,300 00	2,500 00	
Total amounts	$22,750 00	$36,540 00	$18,500 00	18,500 00

Cash in office, $1,083.90; in bank, $7,896.86; total	8,980 76
Interest due and accrued on collateral loans	83 21
Premiums in due course of collection	44,268 29
Bills receivable, not matured, taken for premiums	3,648 00
Aggregate amount of all actual, available Assets	$477,018 17

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$64,330 00	
Losses resisted, including interest, costs and expenses	4,300 00	
Net amount of unpaid losses and claims		$68,630 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$87,850 98	
Unearned premiums, *pro rata*, on fire risks running more than one year	10,983 11	
Unearned premiums, at 50 per cent, on inland navigation risks	11,929 64	
Total unearned premiums		110,763 73
Rent due and accrued		583 33
Borrowed money, due and to become due		25,000 00
All other liabilities		4,975 29
Total Liabilities, except capital and net surplus		$209,952 35
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		67,065 82
Aggregate Liabilities, including paid up capital and net surplus,		$477,018 17

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$222,445 23	$66,326 10	
Deduct reinsurance, rebate and return premiums	23,412 54	3,055 50	
Net cash received for premiums	$199,032 69	$63,270 60	$262,303 29
Interest received on bonds and mortgages			9,830 26
Interest and dividends received from all other sources			9,551 48
Received for rent			2,075 73
Aggregate Income received during the year in cash			$283,760 76

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$208,260 79	$69,900 36	
Deduct salvages and reinsurances	6,451 68	1,842 04	
Net amount paid for losses	$201,809 11	$68,058 32	$269,867 43
Dividends paid			20,000 00
Commissions and brokerage			44,378 05
Salaries and other charges of officers, clerks and other employes			18,599 76
State, national and local taxes			5,726 46
All other payments			10,551 74
Aggregate Expenditures during the year in cash			$369,123 44

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$17,452,523	$201,817 46	$957,070	$16,897 81
Written or renewed in 1883	24,467,250	259,214 17	7,657,889	69,974 10
Totals	$41,919,773	$461,031 63	$8,614,959	$86,871 91
Deduct expirations and cancellations	23,737,237	255,219 99	6,562,473	61,158 74
In force December 31, 1883	$18,182,536	$205,811 64	$2,052,486	$25,713 17
Deduct amount reinsured	660,397	8,939 03	111,200	1,853 89
Net amount in force	$17,522,139	$196,872 61	$1,941,286	$23,859 28

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$15,614,349	$175,701 96	1—2	$87,850 98
1881	Three years	536,035	5,502 77	1—6	917 12
1882	Three years	615,880	6,921 59	1—2	3,460 79
1883	Three years	567,770	6,010 62	5—6	5,008 85
1879	Five years	19,500	307 50	1-10	30 75
1880	Five years	13,050	178 95	3-10	53 68
1881	Five years	68,475	998 97	1—2	499 48
1882	Five years	53,530	563 88	7-10	394 71
1883	Five years	33,550	686 37	9-10	617 73
Totals		$17,522,139	$196,872 61	.....	$98,834 09

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4 597,049 00
Total losses paid since organization	2,863,531 00
Total cash dividends declared since the Company commenced business	982,000 00
Total amount of the Company's stock owned by the directors at par value	32,900 00
Total amount loaned to stockholders and officers	13,500 00
Total amount of fire losses incurred during the year	193,483 95
Total amount of inland losses incurred during the year	102,788 32

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	$7,817,707 00	$2,191,890 00
Premiums received	72,773 02	32,869 25
Losses paid	51,262 70	16,963 03
Amount of losses incurred	58,228 70	16,963 03

Amount paid the Comptroller for taxes on premiums	$631 28
Amount paid the Comptroller for taxes on dividends to stockholders	550 00

MERCANTILE FIRE INSURANCE COMPANY.

No. 166 BROADWAY, NEW YORK.

[Organized and commenced business January 15, 1852.]

WILLIAM A. ANDERSON, *President.* C. W. PARMELEE, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$47,500 00
Interest accrued thereon	427 07

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$154,000 00	$187,310 00	187,310 00
Cash in office, $498.61; in bank, $5,199.66; total			5,698 27
Interest due and accrued on stocks and bonds			1,220 00
Premiums in due course of collection			3,040 84
Aggregate amount of all actual, available Assets			$245,186 18

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$1,747 84	
Losses unadjusted, including all reported and supposed losses	200 00	
Total amount of claims for losses	$1,947 84	
Deduct reinsurance thereon	100 00	
Net amount of unpaid losses and claims		$1,847 84
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$17,996 68	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,423 78	
Total unearned premiums		22,420 46
Salaries and other miscellaneous expenses, due and accrued		575 00
All other liabilities		468 97
Total Liabilities, except capital and net surplus		$25,312 27
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		19,873 91
Aggregate Liabilities, including paid up capital and net surplus,		$245,186 18

III. INCOME DURING THE YEAR.

Gross cash premiums received	$46,536 69	
Deduct reinsurance, rebate and return premiums	4,167 43	
Net cash received for premiums (all fire)		$42,369 26
Interest received on bonds and mortgages		2,916 47
Interest and dividends received from all other sources		5,431 02
Aggregate Income received during the year in cash		$50,716 75

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$18,787 49	
Deduct salvages and reinsurances	32 64	
Net amount paid for losses (all fire)		$18,754 85
Dividends paid		6,000 00
Commissions and brokerage		5,977 02
Salaries and other charges of officers, clerks and other employes		11,372 50
State, national and local taxes		1,890 98
All other payments		4,323 20
Aggregate Expenditures during the year in cash		$48,319 15

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$6,647,613	$47,2 8 02
Written or renewed in 1883	6,906,489	45,709 16
Totals	$13,554,102	$92,997 18
Deduct expirations and cancellations	7,466,269	47,405 62
In force December 31, 1883	$6,087,833	$45,591 56
Deduct amount reinsured	255,181	1,762 82
Net amount in force	$ 5,832,652	$43,828 74

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$4,998,746	$35,993 36	1—2	$17,996 68
1882	Two years	8,300	53 50	1—4	13 38
1881	Three years	196,153	1,300 26	1—6	216 71
1882	Three years	233,359	1,880 66	1—2	940 53
1883	Three years	231,272	1,709 77	5—6	1,424 81
1882	Four years	2,500	20 00	5—8	12 50
1883	Four years	1,125	11 25	7—8	9 84
1879	Five years	24,487	325 46	1-10	32 55
1880	Five years	33,100	501 12	3-10	150 34
1881	Five years	22,136	290 79	1—2	145 36
1882	Five years	15,500	206 88	7-10	144 82
1883	Five years	13,750	146 25	9-10	131 62
Other than above written for more than one year, in advance		52,225	1,389 51	.....	1,201 52
Totals		$5,832,653	$43,828 74	.....	*22,420 46

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,985,704 53
Total losses paid since organization	970,467 17
Total cash dividends declared since the Company commenced business	578,000 00
Total amount of the Company's stock owned by the directors at par value	53,200 00
Total amount loaned to stockholders and officers	2,000 00
Total amount of fire losses incurred during the year	14,784 81

Business in the State of New York during the year.

Fire risks written	$4,883,293 37
Premiums received	26,878 89
Losses paid	9,947 35
Amount of losses incurred	7,967 93
Amount paid the Comptroller for taxes on premiums	173 11
Amount paid the Comptroller for taxes on capital stock and on dividends to stockholders	350 00

MERCHANTS' INSURANCE COMPANY.

No. 151 Broadway, New York..

[Organized and commenced business April 23, 1850.]

C. V. B. OSTRANDER, *President.* JOHN L. DOUGLASS, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$30,900 00
Loans on bond and mortgage (first liens)	125,600 00
Interest accrued thereon	3,187 66

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$150,000 00	$185,625 00	
North River Bank stock	9,000 00	10,800 00	
Merchants' Exchange stock	5,000 00	4,750 00	
N. Y. Central R. R. stock	10,000 00	11,200 00	
Rens. and Saratoga R. R. stock	1,000 00	1,400 00	
Total par and market values	$175,000 00	$213,775 00	
			213,775 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Williamsburgh City Ins. Co. stock	$1,000 00	$2,300 00	$1,200 00	
United States bonds	1,500 00	1,717 50	1,500 00	
First Nat. B'k of Saugerties stock	500 00	500 00	300 00	
Home Ins. Co., N. Y., stock	1,000 00	1,475 00	.....	
Am. Mer Union Ex. Co. stock	2,500 00	2,300 00	2,500 00	
Total amounts	$6,500 00	$8,292 50	$5,500 00	
				5,500 00
Cash in office, $2,860.94; in bank, $32,242.24; total				35,103 18
Interest due and accrued on collateral loans				123 09
Premiums in due course of collection				10,921 60
Taxes due from city of New York				4,151 59
Aggregate amount of all actual, available Assets				$429,262 12

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$4,775 00	
Losses resisted, including interest, costs and expenses	900 00	
Net amount of unpaid losses and claims		$5,675 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$52,144 16	
Unearned premiums, *pro rata*, on fire risks running more than one year	12,883 93	
Total unearned premiums		65,028 09
Total Liabilities, except capital and net surplus		$70,703 09
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		158,559 03
Aggregate Liabilities, including paid up capital and net surplus,		$429,262 12

III. INCOME DURING THE YEAR.

Gross cash premiums received	$117,423 44	
Deduct reinsurance, rebate and return premiums	4,319 24	
Net cash received for premiums (all fire)		$113,104 20
Interest received on bonds and mortgages		8,144 42
Interest and dividends received from all other sources		11,520 78
Aggregate Income received during the year in cash		$132,769 40

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$62,232 69	
Deduct salvages and reinsurances	935 90	
Net amount paid for losses (all fire)		$61,296 79
Commissions and brokerage		24,636 80
Salaries and other charges of officers, clerks and other employes		20,399 82
State, national and local taxes		5,812 36
All other payments		10,811 39
Aggregate Expenditures during the year in cash		$122,957 16

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$20,183,698	$123,375 43
Written or renewed in 1883	20,289,005	125,000 17
Totals	$40,472,703	$248,375 60
Deduct expirations and cancellations	20,541,669	119,830 37
In force December 31, 1883	$19,931,034	$128,545 23
Deduct amount reinsured	36,500	107 91
Net amount in force	$19,894,534	$128,437 32

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$16,129,144	$104,288 31	1—2	$52,144 16
1883	Two years	35,650	267 61	3—4	200 71
1881	Three years	1,008,050	6,388 11	1—6	1,064 68
1882	Three years	1,276,990	8,311 83	1—2	4,155 92
1883	Three years	1,321,700	8,094 24	5—6	6,745 20
1880	Five years	66,000	494 50	3-10	148 35
1882	Five years	42,500	307 50	7-10	215 25
1883	Five years	51,000	393 13	9-10	353 82
Totals		$19,931 034	$128,545 23	.....	$65,028 09

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,306,589 42
Total losses paid since reorganization	1,863,015 61
Total cash dividends declared since the Company recommenced business	1,082,000 00
Total amount of the Company's stock owned by the directors at par value	54,559 00
Total amount loaned to stockholders and officers	2,500 00
Total amount of fire losses incurred during the year	51,827 12

Business in the State of New York during the year.

Fire risks written	$15,777,931 00
Premiums received	87,265 74
Losses paid	34,934 03
Amount of losses incurred	37,638 03
Amount paid the Comptroller for taxes on premiums	121 12
Amount paid the Comptroller for taxes on capital stock	622 50

MONTAUK FIRE INSURANCE COMPANY.

No. 24 COURT STREET, BROOKLYN.

[Organized May 19, 1857; commenced business May 23, 1857.]

DANIEL F. FERNALD, *President.* GEORGE F. MALBY, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$16,800 00
Interest due and unpaid on bond and mortgage loans		310 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$98,000 00	$119,690 00	
Brooklyn Gas-Light Co. stock	4,000 00	5,120 00	
Citizens' Gas-Light Co. stock	4,000 00	3,560 00	
Citizens' Gas-Light Co. bond	1,000 00	1,080 00	
Nassau Gas-Light Co. stock	2,500 00	1,875 00	
Nassau Gas-Light Co. certificates	6,500 00	5,850 00	
Williamsburgh Gas-Light Co. stock	6,000 00	6,300 00	
Metropolitan Gas-Light Co. stock	400 00	360 00	
Brooklyn City R. R. Co. stock	20,000 00	43,600 00	
Broadway R. R. Co. stock	3,500 00	7,175 00	
Broadway R. R. Co. bond	500 00	525 00	
Brooklyn City and Newtown R. R. bond	10,000 00	11,000 00	
Yates Avenue and Flatbush R. R. bond	1,000 00	1,050 00	
National City Bank of Brooklyn stock	10,000 00	30,000 00	
Long Island Bank stock	3,500 00	4,060 00	
Nassau National Bank stock	5,100 00	10,302 00	
Mechanics' Bank stock	2,500 00	5,250 00	
First National Bank of Brooklyn stock	1,200 00	3,240 00	
Bank of New York stock	3,300 00	5,280 00	
Commercial Bank of Brooklyn stock	600 00	690 00	
Union Ferry Co. stock	1,300 00	2,080 00	
Long Island Loan and Trust Co. stock	2,000 00	1,206 00	
Total par and market values	$186,900 00	$269,293 00	
			269,293 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Commercial Bk. of Brooklyn stock,	$900 00	$1,035 00	$400 00	
Bushwick R. R. Co. certificates	30,000 00	30,000 00	25,000 00	
Mechanics' Bank of Brooklyn stock,	1,500 00	3,150 00	1,700 00	
Total amounts	$32,400 00	$34,185 00	$27,100 00	
				27,100 00
Cash in bank				23,446 19
Interest due and accrued on collateral loans				12 00
Premiums in due course of collection				13,556 67
Aggregate amount of all actual, available Assets				$350,517 86

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$6,534 45	
Losses unadjusted, including all reported and supposed losses	4,800 00	
Losses resisted, including interest, costs and expenses	1,489 58	
Net amount of unpaid losses and claims		$12,824 03
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$52,062 40	
Unearned premiums, *pro rata*, on fire risks running more than one year	8,663 77	
Total unearned premiums		60,726 17

Salaries and other miscellaneous expenses, due and accrued	$916 67
All other liabilities, viz.: Taxes and assessments, $500; commissions and brokerage, $2,304.63; total	2,804 63
Total Liabilities, except capital and net surplus	$77,271 50
Joint-stock capital paid up in cash	200,000 00
Surplus beyond all liabilities	73,246 36
Aggregate Liabilities, including paid up capital and net surplus,	$350,517 86

III. INCOME DURING THE YEAR.

Gross cash premiums received	$124,558 89	
Deduct reinsurance, rebate and return premiums	15,028 54	
Net cash received for premiums (all fire)		$109,530 35
Interest received on bonds and mortgages		1,034 00
Interest and dividends received from all other sources		14 796 08
Aggregate Income received during the year in cash		$125,360 43

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$63,199 10	
Deduct salvages and reinsurances	283 21	
Net amount paid for losses (all fire)		$62,915 89
Dividends paid		20,000 00
Commissions and brokerage		20,052 89
Salaries and other charges of officers, clerks and other employes		11,088 44
State, national and local taxes		707 16
All other payments, viz.: Interest on borrowed money, $221.18; rent and office expenses, $14,800.15; total		15,021 33
Aggregate Expenditures during the year in cash		$129,785 71

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$14,406,638	$97,819 33
Written or renewed in 1883	17,429,288	130,409 28
Totals	$31,835,926	$228,228 61
Deduct expirations and cancellations	15,865,092	108,625 02
In force December 31, 1883	$15,970,834	$119,603 59
Deduct amount reinsured	218,750	1,215 46
Net amount in force	$15,752,084	$118,388 13

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$13,655,314	$104,124 81	1—2	$52,062 40
1882	Two years	14,200	135 74	1—4	33 93
1883		26,500	328 09	3—4	246 06
1881	Three years	241,700	1,453 40	1—6	242 23
1882		645,899	3,891 74	1—2	1,945 87
1883		924,744	5,714 95	5—6	4,762 47
1880	Four years	4,500	44 01	1—8	5 50
1881		1,500	15 00	3—8	5 62
1883		12,500	81 73	7—8	71 57
1879	Five years	31,825	272 60	1-10	27 26
1880		47,045	892 71	3-10	267 81
1881		40,257	347 50	1—2	173 75
1882		40,200	477 60	7-10	334 32
1883		65,900	608 25	9-10	547 38
Totals		$15,752,084	$118,388 13	.....	$60,726 17

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,002,898 00
Total losses paid since organization	953,344 00
Total cash dividends declared since the Company commenced business	523,500 00
Total dividends declared payable in stock since organization	50,000 00
Total amount of the Company's stock owned by the directors at par value	81,550 00
Total amount loaned to stockholders and officers	1,700 00
Total amount of fire losses incurred during the year	63,686 78

Business in the State of New York during the year.

Fire risks written	$12,255,961 70
Premiums received	77,371 54
Losses paid	42,413 01
Amount of losses incurred	43,033 90
Amount paid the Comptroller for taxes on premiums	113 90
Amount paid the Comptroller for taxes on dividends to stockholders	500 00

NASSAU FIRE INSURANCE COMPANY.

No. 28 COURT STREET, BROOKLYN.

[Organized and commenced business February 3, 1852.]

THOMAS B. JONES, *President.* WILLIAM T. LANE, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$33,500 00
Interest due and unpaid on bond and mortgage loans		1,053 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$100,000 00	$117,368 75	
Brooklyn Gas-Light Co. stock	31,725 00	44,460 80	
Nassau Gas-Light Co. stock	21,700 00	16,709 00	
People's Gas-Light Co. bonds	10,000 00	10,250 00	
Long Island Bank stock	7,800 00	8,970 00	
Nassau National Bank stock	10,000 00	20,000 00	
Mechanics' Bank stock	5,000 00	10,500 00	
National City Bank stock	2,500 00	8,750 00	
Brooklyn Bank stock	5,000 00	6,750 00	
Brooklyn City R. R. stock	15,000 00	32,700 00	
Brooklyn City and Newtown R. R. bonds	10,000 00	11,000 00	
Citizens' Gas-Light Co. stock	600 00	546 00	
Commercial Bank stock	960 00	1,152 00	
Total par and market values	$223,285 00	$289,156 55	289,156 55

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Union Ferry Co. stock	$800 00	$1,280 00	$500 00	
United States bonds	48,000 00	55,200 00	50,000 00	
Total amounts	$48,800 00	$56,480 00	$50,500 00	$50,500 00
Cash in office, $327.14; in bank, $21,112.34; total				21,439 48
Interest due and accrued on stocks and bonds				2,739 18

Interest due and accrued on collateral loans	$1,031 40
Premiums in due course of collection	7,044 85
Aggregate amount of all actual, available Assets	$406,464 46

II. LIABILITIES.

Net amount of unpaid losses and claims		$5,460 31
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$28,527 34	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,031 88	
Unearned premiums, at 50 per cent, on inland navigation risks	777 92	
Total unearned premiums		35,337 14
All other liabilities		500 00
Total Liabilities, except capital and net surplus		$41,297 45
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		165,167 01
Aggregate Liabilities, including paid up capital and net surplus,		$406,464 46

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$60,786 01	1,555 84	
Deduct reinsurance, rebate and return premiums	6,424 21	.....	
Net cash received for premiums	$54,361 80	$1,555 84	$55,917 64
Interest received on bonds and mortgages			2,455 86
Interest and dividends received from all other sources			18,226 70
Received for rent			3,544 38
Aggregate Income received during the year in cash			$80,144 58

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$25,141 45	$279 01	
Deduct salvages and reinsurances	1,861 79	.....	
Net amount paid for losses	$23,279 66	$279 01	23,558 67
Dividends paid			20,000 00
Commissions and brokerage			5,493 03
Salaries and other charges of officers, clerks and other employes			15,800 00
State, national, and local taxes			1,135 44
All other payments			9,616 27
Aggregate Expenditures during the year in cash			$75,603 41

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$12,396,345	$69,718 24	$94,250 00	$2,795 31
Written or renewed in 1883	12,097,946	64,827 25	54,250 00	1,555 84
Totals	$24,494,291	$134,545 49	$148,500 00	$4,351 15
Deduct expirations and cancellations	12,762,257	67,276 85	94,250 00	2,795 31
In force December 31, 1883	$11,732,034	$67,268 64	$54,250 00	$1,555 84
Deduct amount reinsured	581,891	2,765 98	.....	.....
Net amount in force	$11,150,143	$64,502 66	$54,250 00	$1,555 84

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$9,808,873	$57,054 68	1—2	$28,527 34
1882	Two years	8,000	19 25	1—4	4 81
1883	Two years	13,625	128 58	3—4	96 42
1881	Three years	287,281	1,337 17	1—6	222 86
1882	Three years	827,025	4,148 16	1—2	2,074 08
1883	Three years	646,213	3,614 51	5—6	3,012 09
1879	Five years	5,000	75 00	1-10	7 50
1880	Five years	16,400	100 50	3-10	30 15
1881	Five years	21,167	180 66	1—2	90 33
1882	Five years	38,950	276 88	7-10	193 76
1883	Five years	59,500	333 25	9-10	299 88
Totals		$11,732,034	$67,268 64	.....	$34,559 22

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,912,902 94
Total losses paid since organization	604,250 38
Total cash dividends declared since the Company commenced business	1,033,500 00
Total dividends declared payable in stock since organization	50,000 00
Total amount of the Company's stock owned by the directors at par value	56,900 00
Total amount loaned to stockholders and officers	500 00
Total amount of fire losses incurred during the year	27,362 71
Total amount of inland losses incurred during the year	279 01

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	$11,280,000 00	$54,250 00
Premiums received	48,500 00	1,555 84
Losses paid	17,760 13	279 01
Amount of losses incurred	14,958 16	279 01

Amount paid the Comptroller for taxes on premiums	$344 00
Amount paid the Comptroller for taxes on dividends to stockholders	714 00

NATIONAL FIRE INSURANCE COMPANY.

No. 60 WALL STREET, NEW YORK.

[Organized and commenced business April 9, 1838.]

HENRY T. DROWNE, *President.* FRED'K J. WALTON, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$75,588 98
Interest due and unpaid on bond and mortgage loans	1,250 00
Interest accrued thereon	771 80

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$205,000 00	$249,187 50	
National Bank of Commerce stock	13,000 00	20,800 00	
American Exchange National Bank stock	10,000 00	13,000 00	
Manhattan Co. Bank stock	7,500 00	12,000 00	
Total par and market values	$235,500 00	$294,987 50	294,987 50
Cash in office, $2,848.26; in bank, $9,453.21; total			12,301 47
Premiums in due course of collection			21,188 30
Aggregate amount of all actual, available Assets			$406,088 05

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$10,175 00	
Losses unadjusted, including all reported and supposed losses	14,825 00	
Net amount of unpaid losses and claims		$25,000 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$85,398 24	
Unearned premiums, *pro rata*, on fire risks running more than one year	23,078 99	
Total unearned premiums		108,477 23
Total Liabilities, except capital and net surplus		$133,477 23
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		72,610 82
Aggregate Liabilities, including paid up capital and net surplus,		$406,088 05

III. INCOME DURING THE YEAR.

Gross cash premiums received	$251,118 63	
Deduct reinsurance, rebate and return premiums	39,009 92	
Net cash received for premiums (all fire)		$212,108 70
Interest received on bonds and mortgages		13,700 37
Received for rent		219 72
Aggregate Income received during the year in cash		$226,028 79

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$118,303 74	
Deduct salvages and reinsurances	3,803 32	
Net amount paid for losses (all fire)		$114,500 42
Dividends paid		20,000 00
Commissions and brokerage		45,733 47
Salaries and other charges of officers, clerks and other employes		23,093 84
State, national and local taxes		2,195 25
All other payments, viz.: Rent, $5,500; patrol and Board expenses, $1,051.72; branch office agency, etc., $12,515.29; total		19,067 01
Aggregate Expenditures during the year in cash		$224,589 99

V. MISCELLANEOUS.

Risks and Premiums

	Fire risks.	Premiums.
In force December 31, 1882	$29,982,980	$215,744 79
Written or renewed in 1883	32,849,494	258,261 61
Total	$62,832,474	$474,006 40
Deduct expiration and cancellation	33,645,985	255,728 69
In force December 31, 1883	$29,186,489	$218,277 71
Deduct amount reinsured	199,786	1,815 69
Net amount in force	$28,986,703	$216,462 02

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$22,924,691	$170,796 47	1—2	$85,398 24
1882	Two years	54,950	287 39	1—4	71 84
1883	Two years	9,400	59 87	3—4	44 88
1881	Three years	1,427,083	11,468 77	1—6	1,911 46
1882	Three years	1,607,461	11,220 21	1—2	5,610 10
1883	Three years	1,655,349	10,730 38	5—6	8,941 95
1879	Five years	144,775	1,198 40	1-10	119 84
1880	Five years	200,462	1,809 44	3-10	542 82
1881	Five years	354,524	3,494 09	1—2	1,747 04
1882	Five years	420,558	3,841 19	7-10	2,688 84
1883	Five years	187,450	1,555 81	9-10	1,400 22
Totals		$28,986,703	$216,462 02	.....	$108,477 23

Answers to General Interrogatories.

Total premiums received since the reorganization of the Company	$3,810,059 51
Total losses paid since reorganization	1,953,004 07
Total cash dividends declared since the Company recommenced business	990,056 00
Total dividends declared payable in stock since organization	50,000 00
Total amount of the Company's stock owned by the directors at par value	44,087 50
Total amount of fire losses incurred during the year	103,067 09

Business in the State of New York during the year.

Fire risks written	$20,645,071 00
Premiums received	105,923 13
Losses paid	37,902 34
Amount of losses incurred	46,823 27

NEW YORK BOWERY FIRE INSURANCE COMPANY.

No. 124 BOWERY, NEW YORK.

[Incorporated April 24, 1833; commenced business September 24, 1833.]

JOHN A. DELANOY, JR., *President.* HENRY GRIFFEN, *Secretary.*

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$44,700 00
Interest accrued thereon		335 25

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$700,000 00	$775,000 00	775,000 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Union Pac. R. R. sinking fund bd.,	$1,000 00	$1,160 00	$1,000 00	
Chesepeake & Ohio R. R. "A" bd.,	1,000 00	1,090 00	700 00	
Bowery Savings Bank book	600 00	600 00	500 00	
Nat. Importers and Traders' Bank	5,100 00	13,000 00	6,900 00	
Michigan Central R. R. stock	6,700 00	5,800 00	4,500 00	
Oriental Bank stock	1,250 00	1,750 00	1,250 00	
Total amounts	$15,600 00	$23,400 00	$14,850 00	14,850 00

Cash in office, $27.994.42; in bank, $4,948.70; total	32,943 12
Interest due and accrued on collateral loans	435 50
Premiums in due course of collection	32,000 00
Aggregate amount of all actual, available Assets	$900,263 87

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$14,000 00	
Losses unadjusted, including all reported and supposed losses	30,900 00	
Losses resisted, including interest, costs and expenses	7,700 00	
Net amount of unpaid losses and claims		$52,600 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$124,894 00	
Unearned premiums, *pro rata*, on fire risks running more than one year	63,340 57	
Total unearned premiums		188,234 57

Salaries and other miscellaneous expenses, due and accrued	$1,000 00
Commissions and brokerage	6,400 00
Total Liabilities, except capital and net surplus	$248,234 57
Joint-stock capital paid up in cash	300,000 00
Surplus beyond all liabilities	352,029 30
Aggregate Liabilities, including paid up capital and net surplus,	$900,263 87

III. INCOME DURING THE YEAR.

Gross cash premiums received	$378,887 57	
Deduct reinsurance, rebate and return premiums	15,824 87	
Net cash received for premiums (all fire)		$363,062 70
Interest received on bonds and mortgages		2,640 00
Interest and dividends received from all other sources		37,474 93
Aggregate Income received during the year in cash		$403,177 63

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$252,137 64	
Deduct salvages and reinsurances	4,393 31	
Net amount paid for losses (all fire)		$247,744 33
Dividends paid		36,000 00
Commissions and brokerage		68,012 39
Salaries and other charges of officers, clerks and other employes		32,725 00
State, national and local taxes		6,116 96
All other payments, viz.: Rent, stationery, repairs, office fixtures, travelling expenses, etc		20,568 58
Aggregate Expenditures during the year in cash		$411,167 26

V. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force December 31, 1882	$49,095,032	$338,220 68
Written or renewed in 1883	56,209,639	380,887 57
Totals	$105,304,671	$719,108 25
Deduct expirations and cancellations	49,719,470	347,776 72
In force December 31, 1883	$55,585,201	$371,331 53
Deduct amount reinsured	1,534,185	14,921 56
Net amount in force	$54,051,016	$356,409 97

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$38,702,097	$249,788 00	1—2	$124,894 00
1882	Two years	101,150	594 95	1—4	148 74
1883	Two years	122,525	746 00	3—4	559 50
1881	Three years	2,526,193	19,741 76	1—6	3,290 29
1882	Three years	4,035,060	22,632 66	1—2	11,316 33
1883	Three years	4,845,964	29,091 84	5—6	24,243 20
1880	Four years	26,500	113 94	1—8	14 24
1882	Four years	84,875	785 47	5—8	490 90
1883	Four years	316,034	2,910 13	7—8	2,546 32
1879	Five years	240,800	1,494 80	1-10	149 48
1880	Five years	293,058	2,185 88	3-10	655 77
1881	Five years	435,545	3,805 80	1—2	1,902 90
1882	Five years	1,195,275	11,219 81	7-10	7,853 86
1883	Five years	1,125,940	11,298 93	9-10	10,169 04
Totals		$54,051,016	$356,409 97	.....	$188,234 57

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,765,252 85
Total losses paid since organization	2,420,892 45
Total cash dividends declared since the Company commenced business	2,672,500 00
Total amount of the Company's stock owned by the directors at par value	64,075 00
Total amount loaned to stockholders and officers	1,200 00
Total amount of fire losses incurred during the year	229,635 17

Business in the State of New York during the year.

Risks written	$32,752,901 15
Premiums received	156,353 04
Losses paid	96,798 87
Amount of losses incurred	106,623 43
Amount paid the Comptroller for taxes on premiums	1,050 90
Amount paid the Comptroller for taxes on dividends to stockholders	1,530 00

NEW YORK EQUITABLE INSURANCE COMPANY.

No. 58 WALL STREET, NEW YORK.

[Incorporated April 23, 1823; reorganized under the general act October 30, 1865; commenced business August, 1823.]

JOHN MILLER, *President.* CHARLES L. GUNN, *Secretary.*

Capital stock of the Company paid up, $210,000.

I. ASSETS.

Loans on bond and mortgage (first liens)			$45,200 00
Interest accrued thereon			428 33

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$492,000 00	$530,920 00	530,920 00
Cash in office, $6,827.05; in bank, $699.68; total			7,526 73
Premiums in due course of collection			2,693 24
Aggregate amount of all actual, available Assets			$586,768 30

II. LIABILITIES.

Net amount of unpaid losses and claims		$2,165 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$26,497 18	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,590 67	
Total unearned premiums		33,087 85
Rent due and accrued		625 00
All other liabilities, viz.: Commissions and brokerage, $367.57; return premiums, $19.92; total		387 49
Total Liabilities, except capital and net surplus		$36,265 34
Joint-stock capital paid up in cash		210,000 00
Surplus beyond all liabilities		340,502 96
Aggregate Liabilities, including paid up capital and net surplus		$586,768 30

III. INCOME DURING THE YEAR.

Gross cash premiums received	$61,076 98	
Deduct reinsurance, rebate and return premiums	4,030 55	
Net cash received for premiums (all fire)		$57,046 43
Interest received on bonds and mortgages		2,721 98
Interest and dividends received from all other sources		15,886 99
Aggregate Income received during the year in cash		75,655 40

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$9,208 85	
Deduct salvages and reinsurances	314 01	
Net amount paid for losses (all fire)		$8,894 84
Dividends paid		23,100 00
Commissions and brokerage		7,834 08
Salaries and other charges of officers, clerks and other employes		10,300 00
State, national and local taxes		1,727 49
All other payments, viz.: Rent, advertising, etc., $7,512.71 ; fire patrol, $560.07; total		8,072 78
Aggregate Expenditures during the year in cash		$59,929 19

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$12,165,673	$48,346 28
Written or renewed in 1883	13,602 500	61,436 76
Totals	$25,768,173	$109,783 04
Deduct expirations and cancellations	12,349,873	47,507 65
In force December 31, 1883	$13,418,300	$62,275 39
Deduct amounts reinsured	367,208	1,530 40
Net amount in force	$13,051,092	$60,744 99

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums uncarned.
1883	One year or less	$11,443,350	$52,994 36	1—2	$26,497 18
1882	Three years	760,200	2,855 77	1—2	1,427 89
1883	Three years	1,012,800	4,565 53	5—6	3,804 60
1880	Five years	10,000	79 07	3-10	23 72
1881	Five years	62,650	508 93	1—2	254 46
1882	Five years	45,700	322 76	7-10	225 93
1883	Five years	83,600	948 97	9-10	854 07
Totals		$13,418,300	$62,275 39	.....	$33,087 85

Answers to General Interrogatories.

Total premiums received since 1836	$3,638,623 00
Total losses paid since 1836	1,708,559 00
Total cash dividends declared since 1836	1,623,450 00
Total amount of the Company's stock owned by the directors at par value	32,640 00
Total amount of fire losses incurred during the year	8,383 19

Business in the State of New York during the year.

Fire risks written	$10,835,500 00
Premiums received	37,664 00
Losses paid	7,348 00
Amount of losses incurred	5,074 00
Amount paid the Comptroller for taxes on premiums	312 12
Amount paid the Comptroller for taxes on dividends to stockholders	1,032 67

NEW YORK FIRE INSURANCE COMPANY.

No. 72 WALL STREET, NEW YORK.

[Incorporated April 18, 1832; commenced business December 22, 1832; reorganized under the general act, July 1, 1865.]

DANIEL UNDERHILL, *President.* AUGUSTUS COLSON, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$91,400 00
Loans on bond and mortgage (first liens)	78,550 00
Interest due and unpaid on bond and mortgage loans	189 66
Interest accrued thereon	1,940 66

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$135,000 00	$162,450 00	
New York County bonds	5,000 00	5,400 00	
Long Island City Water bonds	10,000 00	10,000 00	
Peoples' Bank of New York stock	2,825 00	4,280 85	
Trademen's Bank of New York stock	3,680 00	4,011 20	
Marine Bank of New York stock	3,000 00	4,800 00	
Mechanics' Bank of New York stock	1,175 00	1,786 00	
Total par and market values	$160,680 00	$192,728 05	192,728 05

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Oxford Iron Co. bond	$1,000 00	$800 00	$750 00	
Metropolitan Cafe Co. stock	50 00	70 00	50 00	
Knickerbocker Ins. Co. stock	300 00	270 00	250 00	
Peter Cooper Ins. Co. stock	80 00	136 00		
Total amounts	$1,430 00	$1,276 00	$1,050 00	1,050 00

Cash in office, $2,248.06; in bank, $12,625.80; total	14,873 86
Interest due and accrued on stocks and bonds	2,295 38
Interest due and accrued on collateral loans	106 56
Premiums in due course of collection	19,943 13
Rents due and accrued	983 00
Aggregate amount of all actual, available Assets	$404,060 30

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$6,168 49	
Losses unadjusted, including all reported and supposed losses	19,876 20	
Losses resisted, including interest, costs and expenses	2,712 00	
Net amount of unpaid losses and claims		$28,756 69
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$93,795 79	
Unearned premiums, *pro rata*, on fire risks running more than one year	7,317 12	
Total unearned premiums		101,112 91
Salaries and other miscellaneous expenses, due and accrued		760 00
Taxes and assessments, $240; commissions and brokerage, $2,991.46; total		3,231 46
Total Liabilities, except capital and net surplus		$133,861 06

Joint-stock capital paid up in cash	$200,000 00
Surplus beyond all liabilities	70,199 24
Aggregate Liabilities, including paid up capital and net surplus,	$101,060 30

III. INCOME DURING THE YEAR.

Gross cash premiums received	$230,037 01	
Deduct reinsurance, rebate and return premiums	12,975 26	
Net cash received for premiums (all fire)		$217,061 75
Interest received on bonds and mortgages		4,787 44
Interest and dividends received from all other sources		6,415 12
Received for rent		5,837 08
Aggregate Income received during the year in cash		$234,101 39

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$158,762 35	
Deduct salvages and reinsurances	4,773 03	
Net amount paid for losses (all fire)		$153,989 32
Dividends paid		8,000 00
Commissions and brokerage		30,182 63
Salaries and other charges of officers, clerks and other employes		16,693 08
State, national and local taxes		2,507 56
All other payments and expenditures		5,228 66
Aggregate Expenditures during the year in cash		$216,601 25

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$27,090,711	$185,239 30
Written or renewed in 1883	31,198,000	236,662 32
Totals	$58,288,711	$421,901 62
Deduct expirations and cancellations	32,488,268	220,020 30
In force December 31, 1883	$25,800,443	$201,881 33
Deduct amount reinsured	112,100	462 86
Net amount in force	$25,688,343	$201,418 47

Recapitulation of Fire Risks and Premiums.

Year written	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1882	One year or less	$23,853,638	$187,591 58	1--2	$93,795 79
1882	Two years	7,900	69 00	1—4	17 02
1881	Three years	517,505	3,774 31	1--6	629 06
1882	Three years	369,770	2,862 00	1—2	1,430 55
1883	Three years	477,050	2,896 00	5—6	2,414 34
1881	Four years	8,150	76 88	3—8	28 83
1882	Four years	23,390	205 70	5—8	121 00
1883	Four years	13,800	107 00	7—8	93 63
1879	Five years	20,200	212 50	1-10	21 25
1880	Five years	38,325	271 05	3-10	81 30
1881	Five years	96,450	917 85	1—2	458 92
1882	Five years	92,575	849 60	7-10	594 72
1883	Five years	169,500	1,585 00	9-10	1,426 50
Total amounts		$25,688,343	$201,418 47	.....	$101,112 91

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,860,025 00
Total losses paid since organization	1,368,582 00
Total cash dividends declared since the Company commenced business	1,354,000 00
Total amount of the Company's stock owned by the directors at par value	31,700 00
Total amount loaned to stockholders and officers	1,000 00
Total amount of fire losses incurred during the year	161,750 00

Business in the State of New York during the year.

Fire risks written	$16,264,922 50
Premiums received	116,942 64
Losses paid	67,500 00
Amount of losses incurred	70,245 00
Amount paid the Comptroller for taxes on dividends to stockholders	510 00

NIAGARA FIRE INSURANCE COMPANY.

No. 135 BROADWAY, NEW YORK.

[Organized and commenced business July 31, 1850.]

PETER NOTMAN, *President.* THOMAS F. GOODRICH, *Secretary.*

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$22,000 00
Loans on bond and mortgage (first liens)	103,900 00
Interest accrued thereon	3,117 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$803,000 00	$982,245 00	
Jersey City bonds	8,000 00	8,960 00	
New York, Chicago and St. Louis R. R. bonds	50,000 00	50,750 00	
Albany and Susquehanna R. R. Co. bonds	50,000 00	60,000 00	
Delaware and Hudson Canal Co. bonds	20,000 00	23,200 00	
Quincy, Alton and St. Louis R. R. Co. bonds	50,000 00	46,000 00	
Chicago, Milwaukee and St. Paul R. R. Co. bonds	50,000 00	53,250 00	
St. Louis and Iron Mountain R. R. Co. bonds	50,000 00	53,000 00	
Lake Erie and Western R. R. Co. bonds	15,000 00	14,100 00	
Lafayette, Bloomington and Muncie R. R. Co. bonds	35,000 00	32,200 00	
Chateaugay Iron and Ore Co. bonds	15,000 00	15,000 00	
Gulf, Colorado and Santa Fe R. Co. bonds	15,000 00	17,250 00	
Ohio Central R. R. Co. bonds	25,000 00	16,250 00	
Dundee Water Power Co. bonds	20,000 00	21,000 00	
American Exchange National Bank stock	25,000 00	32,500 00	
Delaware and Hudson Canal Co. stock and scrip	21,320 00	22,320 00	
New York Gas-Light Co. stock	20,000 00	29,000 00	
Total par and market values	$1,272,320 00	$1,477,025 00	1,477,025 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Buf., Brad. & Pitts. R. R. Co. bonds,	$14,000 00	$14,000 00	$10,500 00	10,500 00
Cash in office, $1,941.92; in bank, $54,818.60; total				56,760 52
Interest due and accrued on stocks and bonds				15,949 16
Interest due and accrued on collateral loans				315 00
Premiums in due course of collection				182,155 08
All other assets, viz.: Rents due and accrued, $224; due for reinsurances on losses paid, $2,089.21				2,313 21
Aggregate amount of all actual, available Assets				$1,874,034 97

II. LIABILITIES.

Losses adjusted and unadjusted, including all reported and supposed losses	$167,624 14	
Losses resisted, including interest, costs and expenses	13,400 00	
Net amount of unpaid losses and claims		$181,024 14

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$463,017 93	
Unearned premiums, *pro rata*, on fire risks running more than one year	339,638 31	
Total unearned premiums		$802,656 24
Cash dividends to stockholders, unpaid		315 00
All other liabilities		65,829 58
Total Liabilities, except capital and net surplus		$1,049,824 96
Joint-stock capital paid up in cash		500,000 00
Surplus beyond all liabilities		324,210 01
Aggregate Liabilities, including paid up capital and net surplus,		$1,874,034 97

III. INCOME DURING THE YEAR.

Gross cash premiums received	$1,569,519 78	
Deduct reinsurance, rebate and return premiums	289,361 52	
Net cash received for premiums (all fire)		$1,280,158 26
Interest received on bonds and mortgages		6,318 57
Interest and dividends received from all other sources		66,968 11
Income from all other sources		2,971 42
Aggregate Income received during the year in cash		$1,356,416 36

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$954,513 24	
Deduct salvages and reinsurances	133,079 97	
Net amount paid for losses (all fire)		$821,433 27
Dividends paid		60,230 50
Commissions and brokerage		192,917 83
Salaries and other charges of officers, clerks and other employes		75,379 37
State, national and local taxes		26,730 12
All other payments		120,038 73
Aggregate Expenditures during the year in cash		$1,296,729 82

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$130,800,266	$1,123,495 48
Written or renewed in 1883	158,448,325	1,595,521 97
Totals	$289,248,591	$2,719,017 45
Deduct expirations and cancellations	129,632,712	1,097,118 25
In force December 31, 1883	$159,625,879	$1,621,899 20
Deduct amount reinsured	8,166,120	120,960 04
Net amount in force	$151,459,759	$1,500,939 16

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$84,647,939	$926,035 87	1—2	$463,017 93
1882	Two years	2,276,410	11,562 57	1—4	2,890 64
1883		3,305,988	22,301 60	3—4	16,726 20
1881	Three years	12,784,317	84,864 05	1—6	14,144 01
1882		11,844,726	103,238 11	1—2	51,619 05
1883		16,084,150	141,401 21	5—6	117,834 30
1880	Four years	230,340	2,348 51	1—8	293 56
1881		324,715	3,526 68	3—8	1,322 49
1882		718,276	6,537 86	5—8	4,086 15
1883		1,375,774	13,351 02	7—8	11,682 09
1879	Five years	1,073,729	13,472 14	1-10	1,347 21
1880		2,195,419	26,267 23	3-10	7,880 16
1881		3,936,178	30,121 07	1—2	15,060 53
1882		4,397,215	47,810 99	7-10	33,488 69
1883		6,264,633	68,070 25	9-10	61,263 23
Totals		$151,459,759	$1,500,939 16		$802,656 24

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$15,568,537 10
Total losses paid since organization	8,456,701 97
Total cash dividends declared since the Company commenced business	1,784,000 00
Total amount of the Company's stock owned by the directors at par value	206,600 00
Total amount loaned to stockholders and officers	10,500 00
Total amount of fire losses incurred during the year	901,521 85

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Georgia bonds	$25,000 00
Virginia bonds	25,000 00
North Carolina bonds	10,000 00

Business in the State of New York during the year.

Fire risks written	$33,021,226 00
Premiums received	231,849 26
Losses paid	137,451 87
Amount of losses incurred	137,262 40

NORTH RIVER INSURANCE COMPANY.

No. 202 GREENWICH STREET, NEW YORK.

[Incorporated February 6, 1822; commenced business March 6, 1822.]

PETER R. WARNER, *President.* LEONARD WARNER, *Secretary.*

Capital stock of the Company paid up, $350,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$18,500 00
Loans on bond and mortgage (first liens)	158,650 00
Interest accrued thereon	3,063 00

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$210,000 00	$253,125 00	253,125 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Nat. Shoe and Leather Bank stock,	$1,600 00	$2,080 00		
Bank of the Republic, Nat. Bk. stk,	1,500 00	1,725 00		
Tradesmen's National Bank stock,	1,200 00	1,296 00	$6,800 00	
North River Bank stock	3,000 00	3,450 00		
Star Fire Insurance Co. stock	1,000 00	600 00		
Rutgers' Fire Insurance Co. stock	4,500 00	5,400 00	4,000 00	
Tradesmen's National Bank stock	7,000 00	7,560 00	4,000 00	
Mechanics' Bank stock	750 00	1,125 00	700 00	
Total amounts	$20,550 00	$23,236 00	$15,500 00	15,500 00

Cash in bank	9,982 87
Interest due and accrued on stocks and bonds	1,531 25
Interest due and accrued on collateral loans	252 19
Premiums in due course of collection	159 14
All other assets	158 33
Aggregate amount of all actual, available Assets	$460,921 78

II. LIABILITIES.

Net amount of unpaid losses and claims		$120 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$10,757 93	
Unearned premiums, *pro rata*, on fire risks running more than one year	303 14	
Total unearned premiums		11,061 07
Cash dividends to stockholders, unpaid		985 00
Total Liabilities, except capital and net surplus		$12,166 07
Joint-stock capital paid up in cash		350,000 00
Surplus beyond all liabilities		98,755 71
Aggregate Liabilities, including paid up capital and net surplus,		$460,921 78

III. INCOME DURING THE YEAR.

Gross cash premiums received	$21,965 52	
Deduct return premiums	98 20	
Net cash received for premiums (all fire)		$21,867 32
Interest received on bonds and mortgages		11,274 24
Interest and dividends received from all other sources		9,391 30
Income from all other sources		1,565 78
Aggregate Income received during the year in cash		$44,098 64

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$1,262 56
Dividends paid	27,810 00
Salaries and other charges of officers, clerks and other employes	11,700 00
State, national and local taxes	4,928 10
All other payments	1,759 91
Aggregate Expenditures during the year in cash	$47,460 57

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$5,919,628	$22,829 18
Written or renewed in 1883	5,791,553	22,221 76
Totals	$11,711,181	$45,050 94
Deduct expirations and cancellations	5,979,003	23,002 50
Net amount in force	$5,732,178	$22,048 44

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$5,669,403	$21,515 86	1—2	$10,757 93
1882	Three years	24,275	187 27	1—2	93 64
1883	Three years	23,500	151 33	5—6	126 11
1880	Five years	5,000	68 00	3-10	20 40
1881	Five years	10,000	125 98	1—2	62 99
Totals		$5,732,178	$22,048 44	.....	$11,061 07

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,003,750 61
Total losses paid since organization	1,233,655 13
Total cash dividends declared since the Company commenced business	2,289,000 00
Total amount of Company's stock owned by the directors at par value	107,900 00
Total amount loaned to stockholders and officers	22,500 00
Total amount of fire losses incurred during the year	1,382 56

Business in the State of New York during the year.

Fire risks written	$5,194,802 00
Premiums received	19,738 29
Losses paid	1,209 02
Amount of losses incurred	1,329 02
Amount paid the Comptroller for taxes on premiums	138 66
Amount paid the Comptroller for taxes on capital stock	700 00

PACIFIC FIRE INSURANCE COMPANY.

No. 470 BROADWAY, NEW YORK.

[Organized and commenced business April 29, 1851.]

THOMAS F. JEREMIAH, *President.* FRANK T. STINSON, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned unincumbered		$70,000 00
Loans on bond and mortgage (first liens)		58,300 00
Interest accrued thereon		424 12

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$459,000 00	$561,283 75	
N. Y. Central and Hudson River R. R. Co. bonds	10,000 00	13,350 00	
Syracuse, Binghamton and N. Y. R. R. Co. bonds	5,000 00	6,300 00	
Total par and market values	$474,000 00	$580,933 75	580,933 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Star Fire Ins. Co. stock	$1,000 00	$600 00	$500 00	
People's Fire Ins. Co. stock	500 00	575 00	400 00	
Eighth Avenue R. R. Co. stock	200 00	400 00	200 00	
Syr., Bing. & N. Y. R. R. Co. bond,	1,000 00	1,250 00	350 00	
Total amounts	$2,700 00	$2,825 00	$1,450 00	1,450 00

Cash in office, $6,730.20; in bank, $1,546.70; total	8,276 90
Interest due and accrued on stocks and bonds	6,371 25
Interest due and accrued on collateral loans	12 41
Premiums in due course of collection	19,662 83
All other assets	170 83
Aggregate amount of all actual, available Assets	$745,602 09

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$6,525 00	
Losses unadjusted, including all reported and supposed losses	17,575 00	
Losses resisted, including interest, costs and expenses	3,600 00	
Total amount of claims for losses	$27,700 00	
Deduct reinsurance thereon	2,500 00	
Net amount of unpaid losses and claims		$25,200 00

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$96,106 50	
Unearned premiums, *pro rata*, on fire risks running more than one year	44,716 05	
Total unearned premiums		$140,822 55
All other liabilities, viz.: Taxes and assessments, $700; commissions and brokerage, $3,144.04; total		3,844 04
Total Liabilities, except capital and net surplus		$169,866 59
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		375,735 50
Aggregate Liabilities, including paid up capital and net surplus,		$745,602 09

III. INCOME DURING THE YEAR

Gross cash premiums received	$254,565 65	
Deduct reinsurance, rebate and return premiums	19,335 66	
Net cash received for premiums (all fire)		$235,229 99
Interest received on bonds and mortgages		3,637 00
Interest and dividends received from all other sources		16,441 13
Income from all other sources		2,912 52
Aggregate Income received during the year in cash		$258,220 64

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$131,714 62	
Deduct salvages and reinsurance	5,962 06	
Net amount paid for losses (all fire)		$125,752 56
Dividends paid		28,000 00
Commissions and brokerage		49,438 42
Salaries and other charges of officers, clerks and other employes		23,407 81
State, national and local taxes		8,362 93
All other payments		13,770 49
Aggregate Expenditures during the year in cash		$248,732 21

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$32,857,780	$231,782 99
Written or renewed in 1883	35,490,950	262,779 87
Totals	$68,348,730	$494,562 86
Deduct expirations and cancellations	32,235,955	216,017 88
In force December 31, 1883	$36,112,775	$278,544 98
Deduct amount reinsured	870,023	7,557 32
Net amount in force	$35,242,752	$270,987 66

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$25,599,738	$192,213 00	1—2	$96,106 50
1882	Two years	15,055	182 54	1—4	45 63
1883	Two years	38,625	383 71	3—4	287 78
1881	Three years	1,811,667	14,300 86	1—6	2,383 47
1882	Three years	2,529,806	16,431 02	1—2	8,215 51
1883	Three years	2,438,465	20,691 16	5—6	17,242 63
1883	Four years	28,400	283 00	7—8	247 00
1879	Five years	340,850	3,445 05	1-10	344 50
1880	Five years	281,425	2,927 31	3-10	878 19
1881	Five years	471,736	4,721 37	1—2	2,360 68
1882	Five years	625,567	5,785 56	7-10	4,049 89
1883	Five years	1,061 418	9,623 08	9-10	8,660 77
Totals		$35,242,752	$270,987 66	.....	$140,822 55

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,059,054 00
Total losses paid since organization	1,847,836 24
Total cash dividends declared since the Company commenced business	1,124,000 00
Total amount of the Company's stock owned by the directors at par value	57,050 00
Total amount loaned to stockholders and officers	350 00
Total amount of fire losses incurred during the year	124,322 56

Business in the State of New York during the year.

Fire risks written	$21,006,525 00
Premiums received	114,701 61
Losses paid	45,124 67
Amount of losses incurred	55,894 97
Amount paid the Comptroller for taxes on premiums	805 67
Amount paid the Comptroller for taxes on dividends to stockholders	800 00

PARK FIRE INSURANCE COMPANY.

No. 156 BROADWAY, NEW YORK.

[Incorporated and commenced business March 30, 1853.]

WILLIAM JAFFRAY, *President.* WILLIAM VALENTINE, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$220,000 00	$291,650 00	$291,650 00
Cash in bank			9,434 56
Interest due and accrued on stocks and bonds			6,000 00
Premiums in due course of collection			5,773 72
Aggregate amount of all actual, available Assets			$312,858 28

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$1,900 00	
Losses resisted, including interest, costs and expenses	700 00	
Net amount of unpaid losses and claims		$2,600 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$27,946 99	
Unearned premiums, *pro rata*, on fire risks running more than one year	5,312 83	
Total unearned premiums		33,259 82
Rent due and accrued		833 32
All other liabilities, viz.: Taxes and assessments, $500; commissions and brokerage, $954.54; total		1,454 54
Total Liabilities, except capital and net surplus		$38,147 68
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		74,710 60
Aggregate Liabilities, including paid up capital and net surplus,		$312,858 28

III. INCOME DURING THE YEAR.

Gross cash premiums received	$72,941 98	
Deduct reinsurance, rebate and return premiums	4,014 48	
Net cash received for premiums (all fire)		$68,927 50
Interest and dividends received from all sources		13,286 76
Aggregate Income received during the year in cash		$82,214 26

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$46,309 82
Dividends paid	29,000 00
Commissions and brokerage	11,615 54
Salaries and other charges of officers, clerks and other employes	10,428 69
State, national and local taxes	1,374 00
All other payments, viz.: Rent, $4,550; fire patrol, $790.93; miscellaneous expenses, $1,506.23; total	6,847 16
Aggregate Expenditures during the year in cash	$96,585 21

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$8,148,150	$68,234 45
Written or renewed in 1883	13,067,944	72,884 25
Totals	$21,216,094	$141,118 70
Deduct expirations and cancellations	13,058,475	74,979 67
In force December 31, 1883	$8,157,619	$66,139 03
Deduct amount reinsured	212,931	790 61
Net amount in force	$7,944,688	$65,348 42

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$6,086,258	$55,893 98	1--2	$27,946 99
1882	Two years	16,000	47 29	1--4	11 82
1883	Two years	16,800	27 32	3--4	20 49
1881	Three years	611,641	2,904 85	1--6	484 14
1882	Three years	589,445	3,098 71	1--2	1,549 35
1883	Three years	797,725	3,745 58	5--6	3,121 25
1879	Five years	18,450	223 25	1-10	22 33
1880	Five years	11,000	98 00	3-10	29 40
1881	Five years	1,800	17 60	1--2	8 80
1882	Five years	2,500	45 00	7-10	31 50
1883	Five years	6,000	37 50	9-10	33 75
Totals		$8,157,619	$66,139 03		$33,259 82

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,584,743 80
Total losses paid since organization	1,263,222 87
Total cash dividends declared since the Company commenced business	744,000 00
Total amount of the Company's stock owned by the directors at par value	44,700 00
Total amount of fire losses incurred during the year	43,000 00

Business in the State of New York during the year.

Fire risks written	$11,888,900 00
Fire premiums received	64,011 15
Fire losses paid	35,541 00
Amount of losses incurred	38,140 00
Amount paid the Comptroller for taxes on premiums	412 82
Amount paid the Comptroller for taxes on capital stock	612 00

PEOPLE'S FIRE INSURANCE COMPANY.

No. 168 BROADWAY, NEW YORK.

[Organized April 22, 1851.]

F. V. PRICE, *President.* A. C. MILNE, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$16,500 00
Interest due and unpaid on bond and mortgage loans	165 00
Interest accrued thereon	495 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$179,000 00	$223,960 00	
Union Pacific R. R. bonds	20,000 00	22,900 00	
Union Pacific R. R. Sinking Fund bonds	10,000 00	11,700 00	
Northern Pacific R. R. bonds	20,000 00	20,200 00	
Kansas Pacific bonds	20,000 00	19,200 00	
International and Great Northern R. R. bonds	10,000 00	8,200 00	
Union Pacific R. R. stock	12,000 00	8,880 00	
New York Cen. and Hudson R. R. R. stock	10,000 00	11,200 00	
National Bank Commerce stock	10,000 00	15,400 00	
People's Bank stock	2,500 00	4,000 00	
Grand Avenue R. R. Co. stock	500 00	1,100 00	
Total par and market values	$294,000 00	$346,740 00	346,740 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
American Merchants Union Express Co. stock	$5,000 00	$4,500 00	$3,700 00	3,700 00
Cash in office, $2,069.39; in bank, $7,794.17; total				9,863 56
Interest accrued on stocks and bonds				4,325 00
Interest accrued on collateral loans				98 51
Premiums in due course of collection				18,233 26
Aggregate amount of all actual, available Assets				$400,120 33

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$3,484 45	
Losses unadjusted, including all reported and supposed losses	3,468 95	
Losses resisted, including interest, costs and expenses	2,500 00	
Total amount of claims for losses	$9,453 40	
Deduct reinsurance thereon	216 94	
Net amount of unpaid losses and claims		$9,236 46
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$64,781 49	
Unearned premiums, *pro rata*, on fire risks running more than one year	12,971 71	
Total unearned premiums		77,753 20
All other liabilities, viz.: Taxes and assessments, $600; commissions and brokerage, $3,756.61; return premiums, $1,036.62; miscellaneous items, $951.18; total		6,344 41
Total Liabilities, except capital and net surplus		$93,334 07

Joint-stock capital paid up in cash	$200,000 00
Surplus beyond all liabilities	106,786 26
Aggregate Liabilities, including paid up capital and net surplus,	$400,120 33

III. INCOME DURING THE YEAR.

Gross cash premiums received	$159,835 51	
Deduct reinsurance, rebate and return premiums	15,851 27	
Net cash received for premiums (all fire)		$143,984 24
Interest received on bonds and mortgages		825 00
Interest and dividends received from all other sources		14,376 40
Aggregate Income received during the year in cash		$159,185 64

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$58,702 56	
Deduct salvages and reinsurances	1,219 04	
Net amount paid for losses (all fire)		$57,483 52
Dividends paid		20,000 00
Commissions and brokerage		30,594 96
Salaries and other charges of officers, clerks and other employes		10,287 78
State, national and local taxes		2,224 55
All other payments		14,070 95
Aggregate Expenditures during the year in cash		$134,661 76

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$13,464,499	$105,012 17
Written or renewed in 1883	19,485,266	167,556 67
Totals	$32,949,765	$272,568 84
Deduct expirations and cancellations	15,216,022	117,692 86
In force December 31, 1883	$17,733,743	$154,875 98
Deduct amount reinsured	575,821	5,271 87
Net amount in force	$17,157,922	$149,604 11

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$14,792,253	$129,562 98	1—2	$64,781 49
1882	Two years	19,800	150 72	1—4	37 68
1883		23,550	306 97	3—4	230 22
1881	Three years	302,408	2,520 37	1—6	420 06
1882		570,453	4,384 51	1—2	2,192 25
1883		1,047,648	9,324,39	5—6	7,770 30
1881	Four years	3,100,000	34 57	3—8	12 96
1883		1,000,000	9 60	7—8	8 40
1879	Five years	37,500,000	248 75	1-10	24 87
1880		4,500	58 78	3-10	17 61
1881		170,263	930 75	1—2	465 38
1882		37,025	362 38	7-10	253 61
1883		148,422	1,709 34	9-10	1,538 37
Totals		$17,157,922	$149,604 11	.....	$77,753 20

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,172,528 40
Total losses paid since organization	1,051,694 56
Total cash dividends declared since the Company commenced business	478,000 00
Total amount of the Company's stock owned by the directors at par value	48,500 00
Total amount loaned to stockholders	3,700 00
Total amount of fire losses incurred during the year	52,881 14

Business in the State of New York during the year.

Fire risks written	$9,823,812 00
Premiums received	66,618 74
Losses paid	19,356 00
Amount of losses incurred	21,699 00
Amount paid the Comptroller for taxes on premiums	331 88
Amount paid to the Comptroller for taxes on dividends to stockholders	510 00

PETER COOPER FIRE INSURANCE COMPANY.

CORNER THIRD AVENUE AND NINTH STREET, NEW YORK.

[Organized and commenced business April 7, 1853.]

NATHAN C. ELY, *President.* WILLIAM H. RIBLET, *Secretary.*

Capital stock of the Company paid up, $150,000

I. ASSETS.

Loans on bond and mortgage (first liens)	$8,000 00
Interest accrued thereon	165 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$292,000 00	$337,360 00	
South Carolina State bonds	11,705 00	1,500 00	
North River Bank stock	1,050 00	1,200 00	
Total par and market values	$304,755 00	$340,060 00	340,060 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
United States bonds	$10,000 00	$11,800 00	$10,000 00	10,000 00
Cash in office, $263.21; in bank, $5,496.80; total				5,760 01
Interest due and accrued on stocks and bonds				2,307 00
Interest due and accrued on collateral loans				456 25
Premiums in due course of collection				422 00
Aggregate amount of all actual, available Assets				$367,170 26

II. LIABILITIES.

Net amount of unpaid losses and claims		$50 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$11,319 03	
Unearned premiums, *pro rata*, on fire risks running more than one year	2,407 90	
Total unearned premiums		13,726 93
Taxes and assessments		450 00
Total Liabilities, except capital and net surplus		$14,226 93
Joint-stock capital paid up in cash		150,000 00
Surplus beyond all liabilities		202,943 33
Aggregate Liabilities, including paid up capital and net surplus,		$367,170 26

III. INCOME DURING THE YEAR.

Gross cash premiums received	$24,507 41	
Deduct reinsurance, rebate and return premiums	334 01	
Net cash received for premiums (all fire)		$24,173 40
Interest received on bonds and mortgages		480 00
Interest and dividends received from all other sources		12,936 21
Income from all other sources		479 01
Aggregate Income received during the year in cash		$38,068 62

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$6,735 80
Dividends paid	18,000 00
Commissions and brokerage	1,539 09
Salaries and other charges of officers, clerks and other employes	10,796 00
State, national and local taxes	1,419 28
All other payments	2,803 52
Aggregate Expenditures during the year in cash	$41,293 69

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$11,695,735	$25,273 80
Written or renewed in 1883	10,782,827	24,507 41
Totals	$22,478,562	$49,781 21
Deduct expirations and cancellations	10,978,610	25,521 19
In force December 31, 1883	$11,499,952	$24,260 02
Deduct amount reinsured	28,300	86 62
Net amount in force	$11,471,652	$24,173 40

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$9,998,402	$22,638 06	1--2	$11,319 03
1881	Three years	564,700	1,811 55	1--6	300 09
1882	Three years	331,800	1,067 73	1--2	533 86
1883	Three years	606,050	1,869 35	5--6	1,557 75
1880	Five years	9,000	54 00	3-10	16 20
Totals		$11,499,952	$27,440 69		$13,726 93

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,094,262 00
Total losses paid since organization	176,843 00
Total cash dividends declared since the Company commenced business	609,000 00
Total amount of the Company's stock owned by the directors at par value	34,820 00
Total amount of fire losses incurred during the year	4,185 00

Business in the State of New York during the year.

Fire risks written	$10,782,827 00
Premiums received	24,173 40
Losses paid	6,735 80
Amount of losses incurred	4,185 00
Amount paid to the Comptroller for taxes on premiums	185 82
Amount paid the Comptroller for taxes on dividends to stockholders	612 00

PHENIX INSURANCE COMPANY.

No. 16 COURT STREET, BROOKLYN.

[Organized and commenced business September 10, 1853.]

STEPHEN CROWELL, *President.* PHILANDER SHAW, *Secretary*

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$329,550 00
Loans on bond and mortgage (first liens)		335,956 60
Interest due and unpaid on bond and mortgage loans		275 00
Interest accrued thereon		5,349 60

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$737,500 00	$901,112 50	
Tennessee State bonds	45,000 00	18,000 00	
Mississippi State warrants	20,000 00	20,000 00	
Virginia deferred certificate	14,772 33	1,477 23	
City of Brooklyn bonds	15,000 00	19,500 00	
City of Brooklyn Park Loan bonds	6,000 00	8,760 00	
Citizens' Gas-Light Co., Brooklyn, stock	23,160 00	20,844 00	
Nassau Gas-Light Co., Brooklyn, certificates	17,000 00	17,000 00	
Nassau Gas-Light Co., Brooklyn, stock	22,500 00	16,875 00	
New York Mutual Gas-Light Co. stock	28,500 00	35,910 00	
New York Mutual Gas-Light Co. bonds	37,000 00	39,220 00	
People's Gas-Light Co., Brooklyn, bonds	52,000 00	57,200 00	
People's Gas-Light Co., Brooklyn, 6 per ct. bonds	10,000 00	10,000 00	
People's Gas-Light Co., Brooklyn, stock	2,950 00	2,065 00	
Brooklyn Gas Light Co. stock	8,800 00	11,440 00	
New York Gas-Light Co. stock	12,600 00	18,522 00	
Municipal Gas-Light Co., New York, stock	13,800 00	27,600 00	
Union Ferry Co., Brooklyn, stock	6,500 00	10,725 00	
Brooklyn City Railroad Co., Brooklyn, stock	50,000 00	110,000 00	
Cent. Park, N. & E. R. R. R. Co., New York, stock,	15,000 00	22,500 00	
Ninth Avenue R. R. Co., New York, stock	10,000 00	9,000 00	
Christopher & Tenth St. R. R. Co., New York stock,	10,000 00	12,000 00	
Broadway & Seventh Av. R.R. Co., New York, stock,	5,000 00	7,750 00	
Second Avenue R. R. Co., New York, stock	5,000 00	11,250 00	
Twenty-third Street R. R. Co., New York, stock	9,500 00	15,960 00	
Broadway, Brooklyn, R. R. Co. stock	5,600 00	12,320 00	
Atlantic Avenue, Brooklyn, R. R. Co. stock	13,900 00	22,518 00	
New York Central and Hud. Riv. R. R. Co. stock	50,000 00	56,937 50	
Houston and Texas R. R. Co. bonds	3,000 00	3,540 00	
Long Island R. R. Co. bonds	100,000 00	100,000 00	
L. I. City and Flushing R. R. Co. bonds	15,000 00	15,000 00	
New York, Chicago and St. Louis R. R. Co. bonds	100,000 00	102,000 00	
Central Railroad, N. J., bonds	3,000 00	3,450 00	
Toledo, Ann Arbor & Grand Trunk R. R. Co. bonds,	50,000 00	47,500 00	
South Side R. R. Co. of L. I. bonds	25,000 00	26,312 50	
Smithtown and Port Jefferson R. R. bonds	10,000 00	10,300 00	
Commercial Bank of Brooklyn stock	4,800 00	5,760 00	
Merchants' Nat. Bank of New York stock	650 00	845 00	
Metropolitan Nat. Bank of New York stock	50,000 00	77,500 00	
American Exchange Bank of New York stock	50,000 00	65,000 00	
Central National Bank of New York stock	20,000 00	26,000 00	
National Shoe & Leather Bank of New York stock,	5,000 00	7,000 00	
St. Nicholas Bank of New York stock	10,000 00	15,000 00	
National Bank of the Republic, New York, stock	28,700 00	34,440 00	
National Bank of Commerce, New York, stock	8,700 00	13,485 00	
Fourth National Bank, New York, stock	20,000 00	26,000 00	
Mechanics' National Bank, New York, stock	1,000 00	1,500 00	
Mercantile National Bank, New York, stock	10,000 00	11,900 00	
Mechanics' Bank of Brooklyn, stock	14,500 00	31,175 00	
National City Bank of Brooklyn stock	4,000 00	11,000 00	
Brooklyn Trust Co. stock	6,250 00	12,812 50	
Western Union Telegraph Co. stock	50,000 00	37,500 00	
Total par and market values	$1,836,682 33	$2,201,506 23	2,201,506 23

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Fireman's Trust Ins. Co. Brooklyn, stock	$500 00	$325 00	$1,100 00
Market Nat. Bank, New York, st'k,	700 00	980 00	
People's Gas-Light Co., Brooklyn, bonds	4,000 00	4,400 00	3,500 00
Standard Fire Ins. Co., N. Y., stock,	1,500 00	1,575 00	1,200 00
Home Fire Ins. Co., N. Y., stock ..	800 00	1,200 00	1,500 00
Hamilton Fire Ins Co., N. Y., stock,	750 00	825 00	
Am. Ex. Fire Ins. Co., N. Y., stock,	500 00	550 00	400 00
Citizens' Nat. Bank, N. Y., stock	750 00	900 00	
Hanover Nat. Bank, N. Y., stock...	2,500 00	3,000 00	3,000 00
Norwich & Worc'ter R. R. Co. stock,	500 00	500 00	
Chi., Burl. & Q. R. R. Co. stock....	500 00	605 00	500 00
East Tennessee, Virginia & Georgia R. R. bonds	65,000 00	61,750 00	50,000 00
Metropolitan Nat. Bank, N. Y., st'k,	10,000 00	15,500 00	
East Tennessee, Virginia & Georgia R. R. bonds	50,000 00	36,250 00	
Det., Mackinac & Marq. R. R. bds.	50,000 00	45,000 00	100,000 00
Nash., Chatt. & St. L. R. R. bonds,	20,000 00	20,000 00	
Atlantic State Bank, Brooklyn, st'k.	22,500 00	3,250 00	
East Tennessee, Virginia & Georgia R. R. bonds	80,000 00	58,000 00	50,000 00
Central Pacific R. R. Co. bonds	2,000 00	2,240 00	1,950 00
New York Nat. Ex. Bk., N.Y., stock	1,800 00	1,980 00	1,800 00
Watkins Automatic Tel. Co. stock,	450 00	112 50	
Home Fire Ins. Co., N. Y., stock,	1,500 00	2,250 00	900 00
Nat. Bk. of Commerce, N. Y. stock,	700 00	1,085 00	1,000 00
Bank of America, N. Y. stock.....	2,700 00	4,185 00	
Lorillard Fire Ins. Co., N. Y. stock.	1,500 00	1,050 00	772 00
Knoxville Water-Works bonds.....	6,000 00	6,120 00	5,000 00
Knoxville Water-Works stock.....	5,000 00	1,750 00	
U. S. bonds, 4½ per cent registered	3,000 00	3,446 25	1,400 00
Total amounts	$335,150 00	$314,628 75	$224,022 00

		$224,022 00
Cash in office, $523.19 ; in bank, $238,974.79; total		239,497 98
Interest due and accrued on stocks and bonds.....		5,722 51
Interest due and accrued on collateral loans.....		142 41
Premiums in due course of collection..		406,733 39
Bills receivable, not matured, taken for premiums.....		7,147 51
All other assets		3,132 75
Aggregate amount of all actual, available Assets		$3,759,035 98

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	$9,099 53	
Losses unadjusted, including all reported and supposed losses.....	210,734 50	
Losses resisted, including interest, costs and expenses.....	18,978 08	
Net amount of unpaid losses and claims.....		$238,812 11
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$709,700 96	
Unearned premiums, *pro rata*, on fire risks running more than one year	1,024,301 44	
Unearned premiums, at 100 per cent, on marine risks	82,869 00	
Total unearned premiums		1,816,871 40
Rent.....		2,666 67
All other liabilities, viz.: Taxes and assessments, $2,500 ; commissions and brokerage, $11,617.85; return premiums, $407.91 ; total.....		14,525 76
Total Liabilities, except capital and net surplus.....		$2,072,875 94
Joint-stock capital paid up in cash.....		1,000,000 00
Surplus beyond all liabilities.....		686,160 04
Aggregate Liabilities, including paid up capital and net surplus,		$3,759,035 98

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$2,960,665 99	$651,153 22	
Deduct reinsurance, rebate and return premiums	410,100 03	89,142 36	
Net cash received for premiums	$2,550,565 96	$562,010 86	$3,112,576 82
Interest received on bonds and mortgages			17,718 62
Interest and dividends received from all other sources			104,924 06
Received for rent			10,098 78
Aggregate Income received during the year in cash			$3,245,318 28

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	$1,327,337 75	$522,898 79	
Deduct salvages and reinsurances	116,471 40	95,010 08	
Net amount paid for losses	$1,210,866 35	$427,888 71	$1,638,755 06
Dividends paid			100,000 00
Commissions and brokerage			649,219 25
Salaries and other charges of officers, clerks and other employes			208,416 92
State, national and local taxes			51,274 87
All other payments and expenditures			256,136 59
Aggregate Expenditures during the year in cash			$2,903,802 69

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force on the 31st day or December of the preceding year	$249,357,657	$2,571,898 03	$9,769,211	$48,956 00
Written or renewed during the year	271,737,417	2,977,323 22	127,902,110	689,510 47
Totals	$521,095,074	$5,549,221 25	$137,671,321	$738,466 47
Deduct those expired and marked off as terminated	224,243,683	2,215,067 52	125,307,209	655,597 47
In force at the end of the year,	$296,851,391	$3,334,153 73	$12,364,112	$82,869 00
Deduct amount reinsured	8,935,782	139,225 70	.....	.....
Net amount in force	$287,915,609	$3,194,928 03	$12,364,112	$82,869 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$140,778,468	$1,419,401 92	1—2	$709,700 96
1882	Two years	2,696,579	6,012 77	1—4	1,503 19
1883		2,304,584	15,891 46	3--4	11,918 57
1881	Three years	16,039,761	152,899 33	1—6	25,483 21
1882		20,688,865	184,490 41	1--2	92,245 20
1883		26,415,194	234,745 38	5—6	195,621 11
1880	Four years	337,425	3,520 16	1—8	440 02
1881		345,310	4,012 08	3—8	1,504 54
1882		1,067,399	5,971 18	5--8	3,731 97
1883		571,025	6,894 50	7--8	6,032 69
1879	Five years	5,207,960	78,263 24	1-10	7,826 32
1880		13,498,575	202,519 86	3-10	60,755 94
1881		18,398,986	259,039 10	1--2	129,519 55
1882		23,016,487	354,792 68	7-10	248,354 87
1883		16,483,231	265,319 73	9-10	238,787 75
1880	Six years	3,000	23 67	5-12	9 86
1881		10,000	75 00	7-12	43 75
1878	Seven years	9,500	110 50	3-14	23 68
1879		5,080	47 80	5-14	17 07
1880		29,500	612 50	1—2	306 25
1881		5,500	250 00	9-14	160 70
1879	Eight years	3,160	34 76	7-16	15 20
Totals		$287,915,609	$3,194,928 03	.....	$1,734,002 40

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$40,880,789 41
Total losses paid since organization	20,910,083 56
Total cash dividends declared since the Company commenced business	2,514,000 00
Total amount of the Company's stock owned by the directors at par value	130,850 00
Total amount loaned to stockholders and officers	273,578 60
Total amount of fire losses incurred during the year	1,253,521 02
Total amount of marine and inland losses incurred during the year	431,923 21

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Virginia	$50,000 00	$14,725 83
North Carolina	10,000 00	2,954 01
Georgia	25,000 00	7,663 96
Mississippi	25,000 00	43,949 02
Canada	100,000 00	19,439 56
Oregon	50,000 00	10,564 98

Business in the State of New York during the year.

	Fire.	Marine and Inland.
Risks written	$102,927,197 00	$83,398,761 38
Premiums received	485,586 18	471,337 10
Losses paid	185,735 77	345,692 83
Amount of losses incurred	174,177 20	341,609 68

Amount paid the Comptroller for taxes on premiums	$4,427 94
Amount paid the Comptroller for taxes on dividends to stockholders	2,500 00

RE-ASSURANCE COMPANY OF NEW YORK.

No. 113 BROADWAY, NEW YORK.

[Organized or incorporated and commenced business October 2, 1883.]

JOHN W. MURRAY, *President pro tem.* P. E. RASOR, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$200,000 00	$249,500 00	
New York Central and Hudson R. R. R. stock	10,000 00	11,200 00	
Total par and market values	$210,000 00	$260,700 00	$260,700 00
Cash in office, $57.94; in bank, $8,043.66; total			8,101 60
Premiums in due course of collection			16,143 12
Aggregate amount of all actual, available Assets			$284,944 72

II. LIABILITIES.

Net amount of unpaid losses and claims		$5,500 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$18,238 61	
Unearned premiums, *pro rata*, on fire risks running more than one year	3,704 56	
Total unearned premiums		21,943 17
Total Liabilities, except capital and net surplus		$27,443 17
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		57,501 55
Aggregate Liabilities, including paid up capital and net surplus,		$284,944 72

III. INCOME DURING THE YEAR.

Gross cash premiums received	$27,265 73	
Deduct reinsurance, rebate and return premiums	1,401 65	
Net cash received for premiums (all fire)		$25,864 08
Interest and dividends received from all sources		2,000 00
Aggregate Income received during the year in cash		$27,864 08

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$4,306 81
Salaries and other charges of officers, clerks and other employes	1,189 69
All other payments and expenditures	2,003 48
Aggregate Expenditures during the year in cash	$7,499 98

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
Written or renewed in 1883	$5,392,044	$43,408 85
Deduct expirations and cancellations	674,166	2,490 51
In force December 31, 1883	$4,717,878	$40,918 34
Deduct amount reinsured	2,250	28 .9
Net amount in force	$4,715,628	$40,889 55

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$4,074,426	$36,477 22	1—2	$18,238 61
1883	Two years	83,465	708 96	3—4	531 72
1883	Three years	369,949	2,346 69	5—6	1,955 55
1883	Four years	27,269	148 80	7—8	130 20
1883	Five years	160,519	1,207 88	9–10	1,087 09
Totals		$4,715,628	$40,889 55		$21,943 17

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$42,007 29
Total losses paid since organization	4,306 81
Total amount of the Company's stock owned by the directors at par value	104,000 00
Total amount of fire losses incurred during the year	9,806 81

Business in the State of New York during the year.

Fire risks written	$2,024,538 45
Premiums received	13,040 28
Losses paid	189 60
Amount of losses incurred	1,689 60

ROCHESTER GERMAN INSURANCE COMPANY.

ROCHESTER.

[Organized and commenced business February 23, 1872.]

FREDERICK COOK, *President.* H. F. ATWOOD, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$1,822 82
Loans on bond and mortgage (first liens)		255,110 00
Interest due and unpaid on bond and mortgage loans		7,075 75

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$100,000 00	$118,156 25	
Rochester City bonds	20,000 00	26,000 00	
Georgia State bonds	25,000 00	28,000 00	
Pullman Palace Car Co. stock	20,000 00	23,600 00	
German American Bank of Rochester stock	10,000 00	10,000 00	
Total par and market values	$175,000 00	$205,756 25	205,756 25
Cash in office, $2,904.91; in bank, $48,494.74; total			51,399 65
Interest due and accrued on stocks and bonds			62 50
Interest due and accrued on deposits			394 85
Premiums in due course of collection			53,401 83
Aggregate amount of all actual, available Assets			$575,023 65

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$3,625 30	
Losses unadjusted, including all reported and supposed losses	22,607 43	
Losses resisted, including interest, costs and expenses	1,602 27	
Net amount of unpaid losses and claims		$27,835 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$137,461 00	
Unearned premiums, *pro rata* on fire risks running more than one year	70,928 32	
Total unearned premiums		208,389 32
Commissions and brokerage		3,480 00
Total liabilities, except capital and net surplus		$239,704 32
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		135,319 33
Aggregate Liabilities, including paid up capital and net surplus,		$575,023 65

III. INCOME DURING THE YEAR.

Gross cash premiums received	$394,812 06	
Deduct reinsurance, rebate and return premiums	68,188 27	
Net cash received for premiums (all fire)		$326,623 79
Interest received on bonds and mortgages		15,873 51
Interest and dividends received from all other sources		5,483 55
Income from all other sources		1,728 46
Aggregate Income received during the year in cash		$349,709 31

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$167,385 28	
Deduct salvages and reinsurances	5,058 54	
Net amount paid for losses (all fire)		$162,326 74
Dividends paid		16,000 00
Commissions and brokerage		78,042 11
Salaries and other charges of officers, clerks and other employes		11,897 18
State, national and local taxes		9,923 29
All other payments		18,536 64
Aggregate Expenditures during the year in cash		$296,725 96

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$29,211,329	$304,842 46
Written or renewed in 1883	38,792,831	412,926 43
Totals	$68,004,160	$717,768 89
Deduct expirations and cancellations	29,674,817	298,489 44
In force December 31, 1883	$38,329,343	$419,279 45
Deduct amount reinsured	1,293,760	17,918 01
Net amount in force	$37,035,583	$401,361 44

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$23,817,409	$274,922 01	1—2	$137,461 00
1882	Two years	73,773	396 15	1—4	99 04
1883	Two years	108,415	749 56	3—4	562 17
1881	Three years	3,318,204	30,716 81	1—6	5,119 47
1882	Three years	4,127,889	37,159 62	1—2	18,579 81
1883	Three years	4,901,097	47,305 16	5—6	39,420 95
1880	Four years	17,145	179 70	1—8	22 45
1881	Four years	24,875	277 50	3—8	104 07
1882	Four years	18,625	204 02	5—8	127 50
1883	Four years	17,150	171 37	7—8	149 95
1880	Five years	50,635	514 65	3-10	154 38
1881	Five years	160,723	2,077 68	1—2	1,038 84
1882	Five years	149,410	2,343 89	7-10	1,640 72
1883	Five years	250,233	4,343 32	9-10	3,908 97
Totals		$37,035,583	$401,361 44		$208,389 32

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,414,477 87
Total losses paid since organization	1,240,407 19
Total cash dividends declared since the Company commenced business	183,000 00
Total dividends declared payable in stock since organization	25,000 00
Total amount of the Company's stock owned by the directors at par value	25,450 00
Total amount loaned to stockholders and officers	28,500 00
Total amount of fire losses incurred during the year	168,193 47

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Nebraska	$25,000 00
North and South Carolina	10,000 00
Virginia	10,000 00

Business in the State of New York during the year.

Fire risks written	$12,441,198 00
Premiums received	101,294 61
Losses paid	54,339 22
Amount of losses incurred	57,256 84

RUTGERS FIRE INSURANCE COMPANY.

No. 180 Chatham Square, New York.

[Organized October 3, 1853; commenced business October 10, 1853.]

EDWARD B. FELLOWS, *President.* JOSEPH F. HANFORD, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$98,000 00
Loans on bond and mortgage (first liens)	115,500 00
Interest accrued thereon	1,764 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Forty-second st. & Grand st. Ferry R. R. Co. bonds,	$6,000 00	$6,900 00	
District of Columbia bonds	50,000 00	55,500 00	
New York Central and Hudson R. R. R. Co. stock,	50,000 00	57,500 00	
Delaware, Lackawanna and Western R. R. Co. stk,	25,000 00	29,500 00	
Total par and market values	$131,000 00	$149,400 00	149,400 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Tradesmen's National Bank stock,	$4,000 00	$4,400 00	$4,000 00	
City Fire Insurance Co. stock	1,750 00	2,223 50		
Phenix Fire Insurance Co. stock	1,500 00	2,250 00	5,000 00	
Peoples' Fire Insurance Co. stock	2,500 00	2,875 00		
Stuyvesant Safe Deposit Co. stock,	1,000 00	1,000 00		
Knickerbocker Fire Ins. Co. stock	750 00	675 00	5,000 00	
Manhattan Life Ins. Co. stock	1,000 00	5,500 00		
American Ex. Fire Ins. Co. stock	500 00	570 00	450 00	
North River Fire Ins. Co. stock	2,500 00	2,700 00	1,500 00	
North River Fire Ins. Co. stock	2,750 00	2,968 00	1,500 00	
North River Fire Ins. Co. stock	1,250 00	1,350 00	1,000 00	
Stuyvesant Fire Ins. Co. stock	2,100 00	2,625 00	1,200 00	
Central Park N. & E. R. R. Co. bds,	2,000 00	2,400 00	2,000 00	
Houston st., West st. and Pavonia Ferry R. R. Co. bonds	500 00	560 00	300 00	
Total amounts	$24,100 00	$32,096 50	$21,950 00	21,950 00

Cash in office, $5,962.62; in bank, $8,946.92; total	14,909 54
Interest due and accrued on stocks and bonds	2,365 42
Interest accrued on collateral loans	120 00
Premiums in due course of collection	843 67
Rents due and accrued	50 00
Aggregate amount of all actual, available Assets	$404,902 63

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$1,600 82	
Losses unadjusted, including all reported and supposed losses	500 00	
Net amount of unpaid losses and claims		$2,100 82
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$31,727 14	
Unearned premiums, *pro rata*, on fire risks running more than one year	7,811 49	
Total unearned premiums		39,538 63
Total Liabilities, except capital and net surplus		$41,639 45

Joint-stock capital paid up in cash	$200,000 00
Surplus beyond all liabilities	163,263 18
Aggregate Liabilities, including paid up capital and net surplus,	$404,902 63

III. INCOME DURING THE YEAR.

Gross cash premiums received	$82,430 79	
Deduct reinsurance, rebate and return premiums	6,576 77	
Net cash received for premiums (all fire)		$75,854 02
Interest received on bonds and mortgages		7,693 34
Interest and dividends received from all other sources		12,817 06
Received for rent		2,857 17
Aggregate Income received during the year in cash		$99,221 59

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$22,308 40	
Deduct salvages and reinsurances	394 26	
Net amount paid for losses (all fire)		$21,914 14
Dividends paid		20,000 00
Commissions and brokerage		12,829 15
Salaries and other charges of officers, clerks and other employes		14,583 31
State, national and local taxes		5,518 28
All other payments		7,655 95
Aggregate Expenditures during the year in cash		$82,500 83

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$11,989,674	$81,555 25
Written or renewed in 1883	13,568,671	82,631 36
Totals	$25,558,345	$164,186 61
Deduct expirations and cancellations	12,799,164	83,667 46
In force December 31, 1883	$12,759,181	$80,519 15
Deduct amount reinsured	230,573	1,434 90
Net amount in force	$12,528,608	$79,084 25

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$10,528,304	$63,454 28	1—2	$31,727 14
1882	Two years	3,800 00	13 15	1—4	3 29
1881	Three years	434,123	3,365 14	1—6	560 86
1882	Three years	414,666	3,112 43	1—2	1,556 21
1883	Three years	719,633	4,338 65	5—6	3,615 55
1879	Five years	116,900	1,416 00	1-10	141 60
1880	Five years	88,917	999 02	3-10	299 70
1881	Five years	108,025	1,031 59	1—2	515 79
1882	Five years	49,450	500 13	7-10	350 07
1883	Five years	64,700	853 86	9-10	768 42
Totals		$12,528,608	$79,084 25		$39,538 63

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,500,649 49
Total losses paid since organization	948,212 99
Total cash dividends declared since the Company commenced business	880,000 09
Total amount of the Company's stock owned by the directors at par value	54,300 00
Total amount loaned to stockholders and officers	18,300 00
Total amount of fire losses incurred during the year	22,431 55

Business in the State of New York during the year.

Fire risks written	$9,206,901 00
Fire premiums received	45,706 26
Fire losses paid	14,559 09
Amount of losses incurred	16,242 10
Amount paid the Comptroller for taxes on premiums	320 87
Amount paid the Comptroller for taxes on dividends to stockholders	700 00

STANDARD FIRE INSURANCE COMPANY.

No. 52 Wall Street, New York.

[Organized and commenced business March 29, 1859.]

WILLIAM M. ST. JOHN, *President.* ROBERT H. MYERS, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$11,900 00
Loans on bond and mortgage (first liens)		20,500 00
Interest accrued thereon		102 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$250,000 00	$298,000 00	
New York Central and Hudson Riv. R. R. Co.'s stk,	30,000 00	33,600 00	
Total par and market values	$280,000 00	$331,600 00	331,600 00
Cash in office, $2,061.17; in bank, $10,681 33; total			12,742 50
Interest due and accrued on stocks and bonds			1,425 00
Premiums in due course of collection			7,724 50
Aggregate amount of all actual, available Assets			$385,994 50

Special Reserve Fund under Chapter 189, *Laws of* 1874 *as amended by Chapter* 282, *Laws of* 1878.

Deposited with the Insurance Department	$78,000 00
Guaranty surplus fund	43,014 91

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$3,260 65	
Losses unadjusted, including all reported and supposed losses	7,288 00	
Losses resisted, including interest, costs and expenses	1,259 18	
Net amount of unpaid losses and claims		$11,807 83
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$38,560 59	
Unearned premiums, *pro rata*, on fire risks running more than one year	11,827 11	
Total unearned premiums		50,387 70
Salaries and other miscellaneous expenses, due and accrued		401 39
All other liabilities, viz.: Taxes and assessments, $498.52; commissions and brokerage, $1,122.12; return premiums, $762.03; total		2,382 67
Total Liabilities, except capital and net surplus		$64,979 59
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		121,014 91
Aggregate Liabilities, including paid up capital and net surplus,		$385,994 50

III. INCOME DURING THE YEAR.

Gross cash premiums received	$107,658 17	
Deduct reinsurance, rebate and return premiums	12,954 34	
Net cash received for premiums (all fire)		$94,703 83
Interest received on bonds and mortgages		1,249 25

Interest and dividends received from all other sources	$12,520 57
Received for rent	1,184 50
Aggregate Income received during the year in cash	$109,658 15

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$81,435 53	
Deduct salvages and reinsurances	5,880 56	
Net amount paid for losses (all fire)		$75,554 97
Dividends paid		14,000 00
Commissions and brokerage		13,677 64
Salaries and other charges of officers, clerks and other employes		12,594 99
State, national and local taxes		3,161 31
All other payments, viz.: Rent, advertising, printing and stationery, maps and surveys, repairs to real estate and miscellaneous expenses		10,257 27
Aggregate Expenditures during the year in cash		$129,246 18

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$12,900,498	$102,341 98
Written or renewed in 1883	17,494,918	107,968 24
Totals	$30,395,416	$210,310 22
Deduct expirations and cancellations	16,363,294	107,096 42
In force December 31, 1883	$14,032,122	$103,213 80
Deduct amount reinsured	836,266	3,267 02
Net amount in force	$13,195,856	$99,946 78

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883.	One year or less	$10,008,703	$77,121 19	1—2	$38,560 59
1882.	Two years	278,570	1,286 77	1—4	321 69
1883.	Two years	291,985	1,591 34	3—4	1,193 50
1881.	Three years	556,160	4,371 71	1—6	728 62
1882.	Three years	729,199	4,901 61	1—2	2,450 80
1883.	Three years	807,303	5,192 98	5—6	4,327 49
1880.	Four years	8,000	38 90	1—8	4 86
1881.	Four years	21,300	177 06	3—8	66 40
1882.	Four years	7,500	44 88	5—8	28 05
1883.	Four years	10,615	59 60	7—8	52 15
1879.	Five years	58,962	659 34	1-10	65 93
1880.	Five years	107,541	1,319 89	3-10	395 97
1881.	Five years	91,675	1,032 70	1—2	516 35
1882.	Five years	125,745	1,293 12	7-10	905 18
1883.	Five years	92,598	855 69	9-10	770 12
Totals		$13,195,856	$99,946 78		$50,387 70

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,618,216 02
Total losses paid since organization	1,554,155 58
Total cash dividends declared since the Company commenced business	511,020
Total amount of the Company's stock owned by the directors at par value	45,000 00
Total amount loaned to stockholders	9,000 00
Total amount of fire losses incurred during the year	72,822 19

Business in the State of New York during the year.

Fire risks written	$11,618,916 48
Premiums received	51,562 88
Losses paid	22,805 46
Amount of losses incurred	22,618 10
Amount paid the Comptroller for taxes on premiums	281 12
Amount paid the Comptroller for taxes on dividends to stockholders	357 00

STAR FIRE INSURANCE COMPANY.

No. 141 Broadway, New York.

[Organized and commenced business December 2, 1864.]

NICHOLAS C. MILLER, *President.* JAMES M. HODGES, *Secretary.*

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$21,500 00
Loans on bond and mortgage (first liens)		106,775 00
Loans on bond and mortgage upon which more than one year's interest is due		12,726 80
Interest due and unpaid on bond and mortgage loans		3,109 13

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$325,000 00	$348,218 75	
Kansas Pacific Railway Co. bonds	10,000 00	9,700 00	
Chicago, Milwaukee & St. Paul R'way Co. (Chicago and Pacific Western Division) bonds	25,000 00	23,750 00	
Chicago, Milwaukee & St. Paul R'way Co. (Southern Minnesota Division) bonds	20,000 00	21,900 00	
Missouri Pacific Railway Co. bonds	20,000 00	22,600 00	
Chicago, St. Louis & New Orleans R. R. Co. bonds,	20,000 00	21,200 00	
Nassau Bank stock	2,500 00	3,500 00	
German American Bank stock	3,375 00	3,408 75	
Total par and market values	$425,875 00	$454,277 50	454,277 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Shoe and Leather Bank stock	$1,100 00	$1,540 00	$1,200 00	
Park Fire Ins. Co. stock	600 00	675 00	300 00	
Peru Iron and Steel Co. bond	500 00	550 00	400 00	
Manhattan Life Ins. Co. stock	500 00	2,500 00	1,000 00	
Pacific Fire Ins. Co. stock	1,000 00	1,910 00		
Rutgers Fire Ins. Co. stock	500 00	600 00		
American Fire Ins. Co. stock	1,000 00	1,500 00		
Citizens' Fire Ins. Co. stock	400 00	600 00	4,125 00	
Citizens' Fire Ins. Co. scrip	200 00	140 00		
Total amounts	$5,800 00	$10,015 00	$7,025 00	7,025 00
Cash in office, $11,734.31; in bank, $12,193.10; total				23,927 41
Interest due and accrued on collateral loans				168 75
Premiums in due course of collection				71,422 28
All other assets, viz: Rents due and accrued, $4,068.43; due for reinsurances on losses paid, $3,316.93; salvage, $500; total				7,885 36
Aggregate amount of all actual, available Assets				$708,817 23

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$32,505 74	
Losses unadjusted, including all reported and supposed losses	9,851 66	
Losses resisted, including interest, costs and expenses	2,750 00	
Net amount of unpaid losses and claims		$45,107 40
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$109,031 78	
Unearned premiums, *pro rata*, on fire risks running more than one year	33,992 72	
Total unearned premiums		143,024 50

Salaries and other miscellaneous expenses, due and accrued	$1,500 00
Borrowed money, due and to become due	10,000 00
All other liabilities, viz.: Commissions and brokerage, $2,306.20; return premiums, $207.10; total	2,513 30
Total Liabilities, except capital and net surplus	$202,145 20
Joint-stock capital paid up in cash	500,000 00
Surplus beyond all liabilities	6,672 03
Aggregate Liabilities, including paid up capital and net surplus,	$708,817 23

III. INCOME DURING THE YEAR.

Gross cash premiums received	$412,742 22	
Deduct reinsurance, rebate and return premiums	92,820 25	
Net cash received for premiums (all fire)		$319,921 97
Interest received on bonds and mortgages		7,153 49
Interest and dividends received from all other sources		18,929 54
Received for rent		1,163 00
Aggregate Income received during the year in cash		$347,138 00

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$2 1,335 68	
Deduct salvages and reinsurances	87,427 94	
Net amount paid for losses (all fire)		$203,907 74
Commissions and brokerage		55,616 01
Salaries and other charges of officers, clerks and other employes		29,658 22
State, national and local taxes		11,001 67
All other payments, viz.: Office expenses, $13,166.29; agency expenses, $18,521.23; fire patrol, $736.89; New York Board Fire Underwriters, $240.46; total		32,664 87
Aggregate Expenditures during the year in cash		$332,848 51

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$29,354,986	$303,552 96
Written or renewed in 1883	42,337,683	402,378 23
Totals	$71,692,669	$705,931 19
Deduct expirations and cancellations	38,146,833	348,586 80
In force December 31, 1883	$33,545,836	$357,344 39
Deduct amount reinsured	5,840,756	73,700 11
Net amount in force	$27,705,080	$283,644 28

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$20,399,723	$218,063 56	1—2	$109,031 78
1882	Two years	74,003	756 86	1—4	189 21
1883		27,975	181 21	3—4	135 91
1881	Three years	1,747,778	16,082 90	1—6	2,680 48
1882		1,685,947	14,824 06	1—2	7,412 03
1883		2,392,275	18,753 13	5—6	15,627 61
1880	Four years	35,064	342 74	1--8	42 84
1881		45,821	480 32	3—8	180 12
1882		61,361	696 74	5—8	435 45
1883		31,600	289 65	7—8	253 44
1879	Five years	147,286	1,349 44	1-10	134 94
1880		246,198	2,635 79	3-10	790 74
1881		362,115	4,227 21	1—2	2,113 60
1882		204,622	2,341 14	7-10	1,638 77
1883		243,312	2,619 53	9-10	2,357 58
Totals		$27,705,080	$283,644 28	.....	$143,024 50

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,031,882 91
Total losses paid since organization	2,314,671 04
Total cash dividends declared since the Company commenced business	390,791 77
Total amount of the Company's stock owned by the directors, at par value	143,200 00
Total amount loaned to stockholders and officers	7,825 00
Total amount of fire losses incurred during the year	232,349 46

Business in the State of New York during the year.

Fire risks written	$20,822,111 68
Premiums received	143,445 90
Losses paid	56,220 74
Amount of losses incurred	70,884 43
Amount paid the Comptroller for taxes on premiums	740 28
Amount paid the Comptroller for taxes on capital stock	765 00

STERLING FIRE INSURANCE COMPANY.

No. 167 Broadway, New York.

[Organized and commenced business January 18, 1864.]

ANDREW L. SOULARD, *President.* LOUIS P. BAYARD, *Secretary.*

Capital stock of the Company paid up, $350,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$47,000 00
Interest accrued thereon		222 90

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$363,000 00	$368,005 00	368,005 00
Cash in office, $1,100.45; in bank, $14,088.71; total			15,189 16
Premiums in due course of collection			16,014 83
Aggregate amount of all actual, available Assets			$446,431 89

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$815 43	
Losses unadjusted, including all reported and supposed losses	9,380 00	
Net amount of unpaid losses and claims		$10,195 43
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$45,116 88	
Unearned premiums, *pro rata*, on fire risks running more than one year	13,680 29	
Total unearned premiums		58,797 17
All other liabilities, viz.: Taxes and assessments, $315; commissions and brokerage, $2,500; total		2,815 00
Total Liabilities, except capital and net surplus		$71,807 60
Joint-stock capital paid up in cash		350,000 00
Surplus beyond all liabilities		24,624 29
Aggregate Liabilities, including paid up capital and net surplus,		$446,431 89

III. INCOME DURING THE YEAR.

Gross cash premiums received	$124,869 25	
Deduct reinsurance, rebate and return premiums	16,268 19	
Net cash received for premiums (all fire)		$108,601 06
Interest received on bonds and mortgages		2,675 00
Interest and dividends received from all other sources		12,158 18
Aggregate Income received during the year in cash		$123,434 24

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$60,583 61	$272 85	
Deduct salvages and reinsurances	5,619 98		
Net amount paid for losses	$54,963 63	$272 85	$55,236 48
Commissions and brokerage			22,247 28
Salaries and other charges of officers, clerks and other employes			18,341 66
State, national and local taxes			2,632 61
All other payments, viz : Rent, $3,937.57; fire patrol, $549; agency expenses, $3,335.75; advertising, maps, stationery, etc., $5,084.23; total			12,906 55
Aggregate Expenditures during the year in cash			$111,364 58

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$13,386,446	$35,928 20	$20,000	$1,025 00
Written or renewed in 1883	18,326,765	132,223 67		
Totals	$31,713,211	$218,151 87	$20,000	$1,025 00
Deduct expirations and cancellations	16,285,203	97,639 61	20,000	1,025 00
In force December 31, 1883	$15,428,008	$120,512 26		
Deduct amount reinsured	993,920	8,124 75		
Net amount in force	$14,434,088	$112,387 51		

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$11,227,950	$90,233 77	1—2	$45,116 88
1882	Two years	20,400	131 98	1—4	32 99
1883		20,125	111 29	3—4	83 47
1881	Three years	602,034	3,325 98	1—6	554 33
1882		845,458	5,980 41	1—2	2,990 20
1883		1,205,693	7,937 03	5—6	6,614 20
1880	Four years	3,217	54 16	1—8	6 77
1881		5,060	50 60	3—8	18 96
1882		22,641	208 26	5—8	130 15
1883		21,908	234 23	7—8	204 96
1879	Five years	36,700	232 60	1-10	23 26
1880		27,000	182 67	3-10	54 80
1881		16,000	204 00	1—2	102 00
1882		131,650	1,431 36	7-10	1,001 95
1883		248,252	2,069 17	9-10	1,862 25
Totals		$14,434,088	$112,387 51		$58,797 17

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,301,332 00
Total losses paid since organization	616,317 00
Total cash dividends declared since the Company commenced business	261,000 00
Total amount of the Company's stock owned by the directors at par value	84,900 00
Total amount of fire losses incurred during the year	58,667 86
Total amount of inland losses incurred during the year	272 85

Business in the State of New York during the year.

Fire risks written	$10,573,968 00
Premiums received	61,765 07
Losses paid	23,346 65
Amount of losses incurred	20,846 82
Amount paid the Comptroller for taxes on premiums	107 64
Amount paid the Comptroller for taxes on capital stock	348 07

STUYVESANT INSURANCE COMPANY.

No. 122 BOWERY, NEW YORK.

[Organized November 25, 1850; commenced business January 31, 1851.]

SAMUEL P. PATTERSON, *President.* GEORGE B. RHOADS, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$114,850 00
Interest accrued thereon		2,646 25

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$42,000 00	$51,930 00	
Union National Bank stock	6,000 00	10,500 00	
Fourth National Bank stock	5,000 00	6,600 00	
Mercantile National Bank stock	4,500 00	5,400 00	
Market National Bank stock	5,000 00	7,250 00	
National Bank of New York stock	2,600 00	4,550 00	
National Bank of Commerce stock	7,500 00	11,625 00	
National Citizens' Bank stock	5,000 00	6,250 00	
National Butchers and Drovers' Bank stock	5,000 00	7,800 00	
American Exchange National Bank stock	7,600 00	9,980 00	
Leather Manufacturers' National Bank stock	1,300 00	2,340 00	
Oriental Bank stock	6,000 00	9,600 00	
Pacific Bank stock	5,000 00	8,350 00	
New York Central R. R. Co. stock	60,000 00	67,800 00	
Central Pacific R. R. Co. stock	20,000 00	12,800 00	
Lake Shore R. R. Co. stock	10,000 00	9,800 00	
Western Union Tel. Co. stock	10,000 00	7,400 00	
Williamsburgh Gas Co. Bonds	10,000 00	10,500 00	
Total par and market values	$212,500 00	$250,475 00	250,475 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Importers and Traders' Bank stock,	$1,000 00	$1,500 00	$1,000 00	
Rutgers Ins. Co. stock	500 00	625 00	500 00	
John Stephenson Co. stock	2,000 00	3,000 00	2,000 00	
Total amounts	$3,500 00	$5,125 00	$3,500 00	3,500 00
Cash in office, $87.31; in bank, $590.42; total				677 73
Interest due and accrued on stocks and bonds				1,375 00
Interest due and accrued on collateral loans				87 50
Premiums in due course of collection				4,831 83
Aggregate amount of all actual, available Assets				$378,443 31

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$4,004 62	
Losses unadjusted, including all reported and supposed losses	3,575 00	
Net amount of unpaid losses and claims		$7,579 62
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$35,343 11	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,365 04	
Total unearned premiums		41,708 15
Salaries and other miscellaneous expenses, due and accrued		868 33
All other liabilities, viz.: Taxes and assessments, $550; commissions and brokerage, $724.67; total		1,274 67
Total Liabilities, except capital and net surplus		$51,430 77
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		127,012 54
Aggregate Liabilities, including paid up capital and net surplus,		$378,443 31

III. INCOME DURING THE YEAR.

Gross cash premiums received	$85,087 48	
Deduct reinsurance, rebate and return premiums	5,962 99	
Net cash received for premiums (all fire)		$79,124 49
Interest received on bonds and mortgages		8,918 04
Interest and dividends received from all other sources		12,039 31
Aggregate Income received during the year in cash		$100,081 84

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$34,311 47	
Deduct salvages and reinsurances	3,030 04	
Net amount paid for losses (all fire)		$31,281 43
Dividends paid		22,000 00
Commissions and brokerage		12,879 10
Salaries and other charges of officers, clerks and other employes		12,863 34
State, national and local taxes		3,834 82
All other payments, viz.: Rent, $5,250; fire patrol, $625.51; stationery, printing, etc., $1,908.53; total		7,784 04
Aggregate Expenditures during the year in cash		$90,642 73

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$14,905,377	$68,868 15
Written or renewed in 1883	17,358,438	85,532 34
Totals	$32,263,815	$154,400 49
Deduct expirations and cancellations	16,093,077	71,366 98
In force December 31, 1883	$16,170,738	$83,033 51
Deduct amount reinsured	366,250	1,589 35
Net amount in force	$15,804,488	$81,444 16

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$13,807,268	$70,686 21	1—2	$35,343 11
1882	Two years	16,850	60 83	1—4	15 21
1881	Three years	422,200	2,744 72	1—6	457 45
1882		340,550	1,664 67	1—2	832 34
1883		1,134,620	5,763 23	5—6	4,802 69
1879	Five years	5,000	75 00	1-10	7 50
1880		14,000	104 00	3-10	31 20
1881		20,000	134 00	1—2	67 00
1882		40,000	193 50	7-10	135 45
1883		4,000	18 00	9-10	16 20
Totals		$15,804,488	$81,444 16		$41,708 15

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,086,071 41
Total losses paid since organization	839,447 93
Total cash dividends declared since the Company commenced business	662,000 00
Total amount of the Company's stock owned by the directors at par value	37,600 00
Total amount loaned to stockholders and officers	2,000 00
Total amount of fire losses incurred during the year	35,791 50

Business in the State of New York during the year

Fire risks written	$17,358,438 00
Premiums received	79,124,49
Losses paid	31,281 43
Amount of losses incurred	35 791 50
Amount paid the Comptroller for taxes on premiums	603 64
Amount paid the Comptroller for taxes on dividends to stockholders	500 00

UNION FIRE INSURANCE COMPANY.

BUFFALO.

[Organized and commenced business June 16, 1874.]

JOSEPH CHURCHYARD, *President.* ALEXANDER MARTIN, *Secretary.*

Capital stock of the Company paid up, $100,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$48,522 00
Interest due and unpaid on bond and mortgage loans	66 24
Interest accrued thereon	323 85

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$61,000 00	$62,150 00	
Buffalo City bond	1,000 00	1,000 00	
Buffalo East Side Railway bonds	6,000 00	6,000 00	
Total par and market values	$68,000 00	$69,150 00	69,150 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Buff. German Ins. Co. stock	$1,000 00	$2,000 00	$1,000 00	1,000 00

Cash in office, $1,651.90; in bank, $7,068.71; total	8,720 61
Buffalo city warrants	3,599 02
Interest due and accrued on stocks and bonds	35 00
Interest due and accrued on collateral loans	27 50
Premiums in due course of collection	5,219 86
Aggregate amount of all actual, available Assets	$136,664 08

Item not admitted as Available Assets.

Personal security	$1,059 50

II. LIABILITIES.

Net amount of unpaid losses and claims		$2,350 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$15,838 06	
Unearned premiums, *pro rata*, on fire risks running more than one year	3,225 22	
Total unearned premiums		19,063 28
Total Liabilities, except capital and net surplus		$21,413 28
Joint-stock capital paid up in cash		100,000 00
Surplus beyond all liabilities		15,250 80
Aggregate Liabilities, including paid up capital and net surplus,		$136,664 08

III. INCOME DURING THE YEAR.

Gross cash premiums received	$31,210 36	
Deduct reinsurance, rebate and return premiums	3,220 05	
Net cash received for premiums (all fire)		$27,990 31
Interest received on bonds and mortgages		2,790 46
Interest and dividends received from all other sources		2,696 68
Aggregate Income received during the year in cash		$33,477 45

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$11,609 60
Dividends paid	6,000 00
Commissions and brokerage	2,134 52
Salaries and other charges of officers, clerks and other employes	4,848 31
State, national and local taxes	1,151 32
All other payments, viz.: Expense account, $947.61; printing and stationery, $818.94; total	1,766 55
Aggregate Expenditures during the year in cash	$27,510 30

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$3,195,524	$32,495 68
Written or renewed in 1883	3,804,271	31,756 97
Totals	$6,999,795	$64,252 65
Deduct expirations and cancellations	3,391,242	26,810 49
In force December 31, 1883	3,608,553	$37,442 16
Deduct amount reinsured	118,903	1,001 88
Net amount in force	$3,489,650	$36,440 28

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$3,006,659	$31,676 13	1—2	$15,838 06
1881	Three years	160,205	1,503 63	1—6	250 60
1882	Three years	167,794	1,635 89	1—2	817 95
1883	Three years	269,395	2,530 26	5—6	2,108 55
1881	Five years	4,500	96 25	1—2	48 12
Totals		$3,608,553	$37,442 16	.....	$19,063 28

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$276,860 13
Total losses paid since organization	121,454 11
Total cash dividends declared since the Company commenced business	72,000 00
Total amount of the Company's stock owned by the directors at par value	69,500 00
Total amount loaned to stockholders and officers	9,000 00
Total amount of fire losses incurred during the year	12,259 60

Business in the State of New York during the year.

Fire risks written	$3,333,997 00
Premiums received	25,920 69
Losses paid	8,070 47
Amount of losses incurred	8,070 47
Amount paid the Comptroller for taxes on premiums	167 20
Amount paid the Comptroller for taxes on dividends to stockholders	150 00

UNITED STATES FIRE INSURANCE COMPANY.

No. 115 Broadway, New York.

[Organized April 1, 1824.]

W. WILSON UNDERHILL, *President.* GEORGE E. COCK, *Secretary.*

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Loans on bond and mortgage (first liens)			$238,400 00
Interest due and unpaid on bond and mortgage loans			790 00
Interest accrued thereon			1,186 17

Stocks, Bonds, etc., owned by the Company.

	Par value	Market value.	
United States bonds	$229,000 00	$233,972 50	233,972 50
Cash in office, $1,031; in bank, $731; total			1,762 00
Interest due and accrued on stocks and bonds			2,200 00
Interest due and accrued on collateral loans			163 00
Premiums in due course of collection			9,239 00
Aggregate amount of all actual, available Assets			$537,712 67

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$6,985 92	
Losses unadjusted, including all reported and supposed losses	6,505 00	
Net amount of unpaid losses and claims		$13,490 92
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$33,777 00	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,894 75	
Unearned premiums, at 50 per cent, on inland navigation risks	3,142 98	
Total unearned premiums		43,814 73
Cash dividends to stockholders unpaid		78 75
Salaries and other miscellaneous expenses, due and accrued		1,200 00
All other liabilities, viz.: Taxes and assessments, $625; commissions and brokerage, $1,539; return premiums, $266; total		2,430 00
Total Liabilities, except capital and net surplus		$61,014 40
Joint-stock capital paid up in cash		250,000 00
Surplus beyond all liabilities		226,698 27
Aggregate Liabilities, including paid up capital and net surplus,		$537,712 67

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$76,265 48	$10,903 05	
Deduct reinsurance, rebate and return premiums	2,885 74	890 11	
Net cash received for premiums	$73,379 74	$10,012 94	$83,392 68
Interest received on bonds and mortgages			11,772 86
Interest and dividends received from all other sources			10,668 08
Income from all other sources			776 72
Aggregate Income received during the year in cash			$106,610 34

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$35,547 94	$11,571 30	
Deduct salvages and reinsurances		868 96	
Net amount paid for losses	$35,547 94	$10,702 34	$46,250 28
Dividends paid			25,618 75
Commissions and brokerage			12,510 73
Salaries and other charges of officers, clerks and other employes			11,091 67
State, national and local taxes			3,037 53
All other payments, viz.: Rent, $3,750; fire patrol, $405.30; stationery, $617.95; contingent expenditures, $6,433.13; total			11,206 38
Aggregate Expenditures during the year in cash			$109,715 34

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$12,702,441	$55,586 91	$314,855	$11,559 23
Written or renewed in 1883	15,085,948	81,633 62	1,195,135	7,316 17
Totals	$27,788,389	$137,220 53	$1,509,990	$18,875 40
Deduct expirations and cancellations	13,537,297	57,978 66	1,325,560	12,589 45
In force December 31, 1883	$14,251,092	$79,241 87	$184,430	$6,285 95
Deduct amount reinsured	325,663	1,695 11		
Net amount in force	$13,925,429	$77,546 76	$184,430	$6,285 95

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$11,981,454	$73,839 96	1—2	$36,919 98
1883	Two years	2,500	24 00	3—4	18 00
1881	Three years	175,950	613 93	1—6	102 32
1882	Three years	807,500	3,194 58	1—2	1,597 29
1883	Three years	1,063,455	5,412 24	5—6	4,510 20
1882	Five years	2,500	31 25	7-10	21 87
1883	Five years	76,500	716 75	9-10	645 07
Totals		$14,109,859	$83,832 71		$43,814 73

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,079,041 00
Total losses paid since organization	1,651,176 00
Total cash dividends declared since the Company commenced business	1,479,119 00
Total amount of the Company's stock owned by the directors at par value	50,925 00
Total amount of fire losses incurred during the year	32,634 00
Total amount of inland losses incurred during the year	10,456 00

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	$9,402,971 00	$1,045,164 00
Premiums received	39,018 03	10,161 95
Losses paid	12,616 29	5,616 83
Amount of losses incurred	17,246 29	5,916 83

Amount paid the Comptroller for taxes on premiums	$372 85
Amount paid the Comptroller for taxes on dividends to stockholders	637 50

WESTCHESTER FIRE INSURANCE COMPANY.

No. 141 BROADWAY, NEW YORK.

[Incorporated as a mutual company March 14, 1837; changed to a joint-stock company Jan. 1, 1870.]

GEORGE R. CRAWFORD, *President.* JOHN Q. UNDERHILL, *Secretary.*

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$18,000 00
Loans on bond and mortgage (first liens)	130,350 00
Loans on bond and mortgage upon which more than one year's interest is due	4,500 00
Interest due and unpaid on bond and mortgage loans	1,101 50
Interest accrued thereon	941 58

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$530,000 00	$718,000 00	718,000 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Central Bank Westchester Co. stk,	$2,600 00	$2,600 00	$1,600 00	1,600 00

Cash in bank	40,173 24
Premiums in due course of collection	70,548 14
Aggregate amount of all actual, available Assets	$985,214 46

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$44,290 05	
Losses unadjusted, including all reported and supposed losses	11,812 00	
Losses resisted, including interest, costs and expenses	1,000 00	
Total amount of claims for losses	$57,102 05	
Deduct reinsurance thereon	3,087 50	
Net amount of unpaid losses and claims		$54,014 55
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$182,495 96	
Unearned premiums, *pro rata*, on fire risks running more than one year	235,620 07	
Total unearned premiums		418,116 03
All other liabilities		10,520 90
Total Liabilities, except capital and net surplus		$482,651 48

Joint-stock capital paid up in cash	$300,000 00
Surplus beyond all liabilities	202,562 98
Aggregate Liabilities, including paid up capital and net surplus,	$985,214 46

III. INCOME DURING THE YEAR.

Gross cash premiums received	$695,044 22	
Deduct reinsurance, rebate and return premiums	69,076 28	
Net cash received for premiums (all fire)		$625,967 94
Interest received on bonds and mortgages		7,810 48
Interest and dividends received from all other sources		21,257 42
Received for rent		3,088 76
Aggregate Income received during the year in cash		$658,124 60

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$352,746 83	
Deduct salvages and reinsurances	18,183 86	
Net amount paid for losses (all fire)		$334,562 97
Dividends paid		30,000 00
Commissions and brokerage		113,843 83
Salaries and other charges of officers, clerks and other employes		27,737 21
State, national and local taxes		17,503 51
All other payments		84,111 37
Aggregate Expenditures during the year in cash		$607,758 89

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$82,973,904	$746,164 77
Written or renewed in 1883	76,626,011	700,627 49
Totals	$159,599,915	$1,446,792 26
Deduct expirations and cancellations	65,899,632	629,665 94
In force December 31, 1883	$93,700,283	$817,126 32
Deduct amount reinsured	1,753,652	21,089 16
Net amount in force	$91,946,631	$796,037 16

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$45,262,705	$364,991 92	1—2	$182,495 96
1882	Two years	517,379	3,587 34	1—4	896 84
1883	Two years	481,693	3,731 42	3—4	2,798 56
1881	Three years	10,164,415	89,812 80	1—6	14,968 80
1882	Three years	11,227,938	97,520 91	1—2	48,760 46
1883	Three years	13,893,645	117,160 81	5—6	97,634 01
1880	Four years	162,330	1,507 29	1—8	188 41
1881	Four years	169,260	1,651 48	3—8	619 30
1882	Four years	190,985	1,810 55	5—8	1,131 59
1883	Four years	238,800	1,953 07	7—8	1,703 94
1879	Five years	1,087,190	13,099 87	1-10	1,309 98
1880	Five years	1,417,093	15,925 35	3-10	4,777 60
1881	Five years	1,765,691	21,707 07	1—2	10,853 54
1882	Five years	2,427,793	27,237 50	7-10	19,066 25
1883	Five years	2,939,714	34,339 78	9-10	30,905 79
Totals		$91,946,631	$796,037 16		$418,116 03

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$8,909,405 57
Total losses paid since organization	4,961,367 56
Total cash dividends declared since the Company commenced business	348,000 00
Total dividends declared payable in stock since organization	100,000 00
Total amount of the Company's stock owned by the directors at par value	89,930 00
Total amount loaned to stockholders and officers	6,600 00
Total amount of fire losses incurred during the year	338,816 32

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Georgia	$25,000 00	$21,347 60
Virginia	10,000 00	12,462 73

Business in the State of New York during the year.

Fire risks written	$25,634,425 00
Premiums received	172,873 73
Losses paid	89,480 17
Amount of losses incurred	89,446 06
Amount paid the Comptroller for taxes on premiums	709 64
Amount paid the Comptroller for taxes on dividends to stockholders	750 00

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

No. 13 BROADWAY, BROOKLYN.

[Organized March 22, 1853.]

EDMUND DRIGGS, *President.* N. W. MESEROLE, *Secretary.*

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned unincumbered	$360,102 63
Loans on bond and mortgage (first liens)	102,710 00
Loans on bond and mortgage upon which more than one year's interest is due	2,000 00
Interest due and unpaid on bond and mortgage loans	612 00
Interest accrued thereon	523 90

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$266,000 00	$285,615 00	
Grand Street and Newtown Railroad bonds	21,000 00	21,630 00	
Georgia State Bonds	25,000 00	25,750 00	
Broadway Railroad of Brooklyn bonds	3,000 00	3,210 00	
Broadway Railroad of Brooklyn stock	15,400 00	32,340 00	
Grand Street and Newtown Railroad stock	33,000 00	33,000 00	
Long Island Bank, of Brooklyn, stock	10,000 00	12,000 00	
First National Bank of Brooklyn stock	4,900 00	13,475 00	
People's Gas-Light Co. of Brooklyn, stock	13,000 00	9,100 00	
Metropolitan Gas-Light Co. of Brooklyn stock	5,000 00	4,500 00	
Citizen's Gas-Light Co. of Brooklyn, stock	7,120 00	6,408 00	
Dry Dock, East Broadway and Battery Railroad Co., of New York, stock	20,000 00	53,000 00	
Total par and market values	$423,420 00	$500,028 00	500,028 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Pacific Ins. Co. of New York stock,	$1,000 00	$1,900 00	$1,500 00	
Greenwich Ins. Co. of N. Y. stock..	250 00	725 00	350 00	
Union Ferry Co. of Br'klyn. stock .	600 00	990 00	600 00	
Grand St. & Newtown R. R. Co. of Brooklyn, stock	1,000 00	1,000 00	800 00	
People's Gas Co. of B'klyn stock ..	250 00	175 00	900 00	
Lafayette Ins. Co. of B'klyn, stock,	1,000 00	950 00		
Cypress Hills Cemetery bonds	9,000 00	9,000 00	6,500 00	
Total amounts	$13,100 00	$14,740 00	$10,650 00	10,650 00

Cash in office, $5.527.42; in bank, $77,469.84; total	$82,997 26
Interest due and accrued on stocks and bonds	6,075 76
Interest due and accrued on collateral loans	106 62
Premiums in due course of collection	65,352 95
All other assets	2,499 44
Aggregate amount of all actual, available Assets	$1,133,658 56

Special Reserve Fund under Chapter 189, *Laws of* 1874, *as amended by Chapter* 282, *Laws of* 1878.

Deposited with the Insurance Department	$255,000 00
Guaranty surplus fund	178,427 53

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$8,179 16	
Losses unadjusted, including all reported and supposed losses	29,735 44	
Losses resisted, including interest, costs and expenses	5,500 00	
Total amount of claims for losses	$43,414 60	
Deduct reinsurance thereon	6,317 84	
Net amount of unpaid losses and claims		$37,096 76
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$245,200 72	
Unearned premiums, *pro rata*, on fire risks running more than one year	144,024 84	
Total unearned premiums		389,225 56
Cash dividends to stockholders, unpaid		275 00
Salaries and other miscellaneous expenses, due and accrued		2,500 00
All other liabilities, viz.: Taxes and assessments, $2,844.80; commissions and brokerage, $11,903.04; return premiums, $6,385.87; total		21,133 71
Total Liabilities, except capital and net surplus		$450,231 03
Joint-stock capital paid up in cash		250,000 00
Surplus beyond all liabilities		433,427 53
Aggregate Liabilities, including paid up capital and net surplus,		$1,133,658 56

III. INCOME DURING THE YEAR.

Gross cash premiums received	$749,235 60	
Deduct reinsurance, rebate and return premiums	95,840 66	
Net cash received for premiums (all fire)		$653,394 94
Interest received on bonds and mortgages		7,540 61
Interest and dividends received from all other sources		27,887 43
Received for rent		12,110 06
Aggregate Income received during the year in cash		$700,933 04

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$333,397 78	
Deduct salvages and reinsurances	34,249 32	
Net amount paid for losses (all fire)		$299,148 46
Dividends paid		49,770 00
Commissions and brokerage		155,872 83
Salaries and other charges of officers, clerks and other employes		52,713 14
State, national and local taxes		16,883 09
All other payments		60,253 18
Aggregate Expenditures during the year in cash		$634,640 70

V. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force December 31, 1882	$86, 372, 228	$663, 978 70
Written or renewed in 1883	102, 619, 117	743, 438 99
Totals	$188, 991, 345	$1, 407, 417 69
Deduct expirations and cancellations	91, 532, 725	595, 629 34
In force December 31, 1883	$97, 458, 620	$811, 788 35
Deduct amount reinsured	5, 981, 829	65, 521 93
Net amount in force	$91, 476, 791	$746, 266 42

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$60, 569, 522	$490, 401 43	1—2	$245, 200 72
1882	Two years	269, 765	1, 854 21	1—4	463 55
1883	Two years	166, 795	917 52	3—4	688 14
1881	Three years	5, 204, 996	40, 554 39	1—6	6, 759 06
1882	Three years	7, 095, 745	51, 639 02	1—2	25, 819 51
1883	Three years	8, 467, 149	66, 789 83	5—6	55, 658 19
1880	Four years	93, 150	883 11	1—8	110 39
1881	Four years	94, 421	837 05	3—8	313 89
1882	Four years	108, 123	1, 005 81	5—8	628 63
1883	Four years	86, 600	869 97	7—8	761 22
1879	Five years	938, 400	8, 915 16	1-10	891 52
1880	Five years	1, 426, 234	13, 971 44	3-10	4, 191 43
1881	Five years	2, 069, 093	19, 525 14	1—2	9, 762 57
1882	Five years	2, 630, 162	25, 387 61	7-10	17, 771 33
1883	Five years	2, 193, 886	21, 973 15	9-10	19, 775 83
1879	Six years	10, 000	105 00	3-12	26 25
1880	Six years	3, 000	32 20	5-12	13 42
1881	Six years	2, 500	56 25	7-12	32 81
1880	Seven years	13, 250	171 88	7-14	85 94
1881	Seven years	15, 000	231 25	9-14	148 60
1882	Seven years	8, 000	85 00	11-14	66 79
1883	Seven years	6, 000	60 00	13-14	55 71
Totals		$91, 476, 791	$746, 266 42	.....	$389, 225 56

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$8, 052, 435 49
Total losses paid since organization	4, 174, 592 39
Total cash dividends declared since the Company commenced business	852, 500 00
Total amount of the Company's stock owned by the directors at par value	81, 700 09
Total amount loaned to stockholders and officers	31, 800 00
Total amount of fire losses incurred during the year	293, 864 30

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Georgia	$25, 000 00	$18, 725 46
Virginia	11, 000 00	20, 798 01

Business in the State of New York during the year.

Fire risks written	$54, 832, 696 00
Premiums received	303, 690 11
Losses paid	117, 044 73
Amount of losses incurred	123, 370 16
Amount paid the Comptroller for taxes on premiums	1, 904 18
Amount paid the Comptroller for taxes on dividends to stockholders	1, 250 00

New York Mutual Fire Insurance Companies.

Abstracts Compiled from the Annual Statements of the Mutual Fire Insurance Companies of the State of New York, Showing their Condition on the 31st Day of December, 1883.

DUTCHESS COUNTY MUTUAL INSURANCE COMPANY.

POUGHKEEPSIE.

[Incorporated April 12, 1836.]

PETER R. SLEIGHT, *President.* LEWIS H. VAIL, *Secretary.*

I. ASSETS.

Market value of real estate owned unincumbered		$10,000 00
Loans on bond and mortgage (first liens)		19,500 00

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bond	$1,000 00	$1,235 00	
New York Central and Hudson River R. R. stock	30,000 00	34,200 00	
District Columbia bonds	54,000 00	61,020 00	
Phenix National Bank stock	5,540 00	5,817 00	
Ninth National Bank stock	2,500 00	3,050 00	
Falkill National Bank	3,100 00	4,464 00	
Farmers and Manufacturers' National Bank stock	2,000 00	3,100 00	
City National Bank stock	1,300 00	1,625 00	
Poughkeepsie City bond	700 00	742 00	
Louisville and Nashville R. R. bonds	5,000 00	4,670 00	
Total par and market values	$105,140 00	$119,923 00	119,923 00
Cash in office		$3,606 05	
Cash deposited in bank		8,902 89	
Cash in hands of agents in course of transmission		1,938 96	
Total amount of cash items			14,447 90
Interest accrued			2,569 95
Unpaid premiums			1,817 71
Rents accrued			91 66
Total amount of premium notes held by the Company on policies issued and still in force, covering property within this State		$259,012 37	
Total amount of premium notes held by the Company on policies issued and still in force, covering property in other States		899 50	
Aggregate amount of all actual, available Assets			$168,350 22

Item not admitted as an available Asset.

Office furniture, fixtures and safes	$1,000 00

II. LIABILITIES.

Losses adjusted, but not due	$9,338 21	
Losses unadjusted, including all reported and supposed losses	1,600 00	
Losses resisted, including interest, costs and expenses	1,400 00	
Net amount of unpaid losses and claims		$12,338 21
Cash premiums received on unexpired risks	$213,893 04	
Premium notes received on unexpired risks	259,911 87	
Amount required to safely reinsure all outstanding risks		109,660 72
Aggregate amount of all Liabilities		$121,998 93

III. INCOME DURING THE YEAR.

Net cash received for premiums		$83,551 87
Net amount of premium notes received during the year liable to assessment	$48,635 35	
Interest from all other sources		6,610 69
Received for rent		200 00
Income from all other sources		3,782 31
Aggregate amount of Income received during the year in cash		$94,144 87

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	$58,816 79
Cash returned during the year to members who have discontinued their policies	537 64
Interest on borrowed money	7 84
Commissions on premiums	16,550 62
Salaries and other charges of officers, clerks and other employes	10,160 57
State, national and local taxes	753 64
All other payments	1,895 21
Aggregate amount of actual Expenditures during the year in cash	$88,722 31

V. MISCELLANEOUS.

Aggregate amount of losses incurred during the year		$60,478 55
Amount of risks written during the year		10,075,481 00
Amount of risks in force December 31, 1883, having not more than one year to run	$8,932,437 00	
Having more than one, and not more than three years to run	16,785,391 00	
Having more than three years to run	2,581,033 00	
Total amount of risks in force from December 31, 1883		28,298,861 00
Number of policies in force for which the Company has received the entire premium in cash, 16,782.		
Amount of policies in force for which the Company has received the entire premium in cash		22,010,845 00
Amount of risks taken and in force in the county where the principal office of the Company is located		10,068,613 00

Seventy-five surveyors and one general agent employed by the Company in this State, and three in other States.

ERIE COUNTY MUTUAL INSURANCE COMPANY.

BUFFALO.

[Incorporated March 14, 1874.]

AUGUST BECK, *President.* JOSEPH TIMMERMAN, *Secretary.*

I. ASSETS.

Loans on bond and mortgage (first liens)		$65,760 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Buffalo German Ins. Co. stock	$1,000 00	$2,000 00	$1,000 00	1,000 00
Cash in office, $139.86; in bank, $24,933.07; totals				25,072 93
Interest due and unpaid on bond and mortgage loans				10 95

Interest accrued but not due on collateral loans		$825 46
Other interest accrued but not due		38 70
Unpaid premiums		830 36
All other assets		385 28
Stock or deposit notes	$112,949 61	
Aggregate amount of all actual, available Assets		$93,923 68

II. LIABILITIES.

Cash premiums received on unexpired risks	$29,427 45	
Premium notes received on unexpired risks	14,351 40	
Aggregate amount of Liabilities		$15,206 02

III. INCOME DURING THE YEAR.

Gross cash premiums received	$24,517 26	
Deduct reinsurance, rebate and return premiums	1,329 81	
Net cash received for premiums (all fire)		$23,187 45
Premiums on risks written during the year not paid in cash	$2,246 87	
Premium notes received during the year liable to assessment	14,351 40	
Amount received for assessment on premium notes		881 63
Amount received for interest on bonds and mortgages		3,138 80
Amount received for interest from all other sources		902 07
Received for commissions		452 35
Aggregate Income received during the year in cash		$28,562 30

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses during the year	$6,209 56
Commissions on premiums	3,394 35
Salaries and other charges of officers and directors of the Company,	1,800 00
Salaries, fees and other charges of agents, clerks and other employes,	1,406 56
State and local taxes	923 03
All other payments, viz.: Rent, $300; stationery and incidentals, $374.07	674 07
Aggregate Expenditures during the year in cash	$14,407 57

V. MISCELLANEOUS.

Aggregate amount of losses incurred during the year		$6,209 56
Net amount of risks written during the year		3,038,060 00
Amount of fire risks in force December 31, 1883, having not more than one year to run	$4,027,049 00	
Having more than one, and not more than three years to run	1,088,543 00	
Having more than three years to run	1,095,166 00	
Total amount of risks in force December 31, 1883		6,210,758 00
Amount loaned to directors		4,300 00
Number of policies in force for which the Company has received the entire premium in cash	$3,259 00	
Amount of policies in force for which the Company has received the entire premium in cash		2,920,330 00
Amount of assessment on premium notes collected by the Company,		11,798 60

Ten agents employed in the State of New York.

GLEN COVE MUTUAL INSURANCE COMPANY.

GLEN COVE, QUEENS COUNTY.

[Incorporated March 27, 1837.]

EBENEZER KELLUM, *President.* DANIEL V. WEEKS, *Secretary.*

I. ASSETS.

Loans on bond and mortgage (first liens)		$60,978 86
Loans on bond and mortgage upon which more than one year's interest is due		750 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$5,500 00	$6,793 12	6,793 12
Cash in office, $473.42; in bank, $6,218.14; total			6,691 56
Interest due and accrued on stocks, bonds and loans			1,543 74
Premiums in due course of collection			714 50
Deposit notes, exclusive of premium notes, held as part of the capital of the Company		$372,693 00	
Aggregate amount of all actual, available Assets			$77,471 78

Items not admitted as Available Assets.

Loans on personal security	$5,595 93	
Office furniture	450 00	
Total	$6,045 93	

II. LIABILITIES.

Amount of cash premiums received on unexpired risks	$6,697 38	
Amount of deposit notes received on unexpired risks	372,693 00	
Amount required to safely reinsure all outstanding risks		$9,317 33
All other liabilities		450 00
Total Liabilities, except capital and net surplus		$9,767 33

III. INCOME DURING THE YEAR.

Net cash received for premiums		$14,024 54
Interest received on bonds and mortgages		3,994 77
Interest and dividends received from all other sources		500 12
Income from all other sources		326 74
Premiums on risks written during the year not paid in cash	$764 50	
Amount of deposit notes received during the year liable to assessment	372,693 00	
Aggregate Income received during the year in cash		$18,846 17

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	$8,548 46
Cash returned during the year to members who have discontinued their policies	1,229 36
Commissions and brokerage	781 27
Salaries and other charges of officers, clerks and other employes	4,610 00
State, national and local taxes	611 31
All other payments	1,354 87
Aggregate Expenditures during the year in cash	$17,135 27

V. MISCELLANEOUS.

Aggregate amount of losses incurred during the year	$8,548 46
Net amount of risks written during the year	7,399,865 00
Amount of risks in force December 31, 1883, all having not more than one year to run	7,175,065 00
Amount of notes originally forming the Company's capital	2,956 01
Amount loaned to directors of the Company	3,484 83
Amount of policies in force (being 3,817 in number) for which premiums have been received in cash	6,852,095 00
Amount of risks taken and in force in the county where the Company is located	7,175,065 00

Number of agents employed is seventeen.

MUTUAL FIRE INSURANCE COMPANY.

No. 155 BROADWAY, NEW YORK.

[Incorporated February 1, 1869; commenced business June 10, 1882.]

EDWARD A. MOEN, *President.* P. B. ARMSTRONG, *Secretary.*

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$270,000 00	$295,925 00	$295,925 00
Cash in office		$209 51	
Cash deposited in bank		3,093 61	
Total amount of cash items			3,303 12
Premiums in due course of collection			15,760 60
Aggregate amount of all actual, available Assets			$314,988 72

II. LIABILITIES.

Losses adjusted but not due	$1,195 63	
Losses unadjusted, including all reported and supposed losses	5,000 00	
Net amount of all unpaid losses and claims		$6,195 63
Amount required to reinsure all outstanding risks		53,023 91
Return premiums due and unpaid		4 74
Amount received from members on premium account not drawn against		51,845 12
Total Liabilities, except original capital contribution		$111,069 40
Capital contribution		200,000 00
Total		$311,069 40

III. INCOME DURING THE YEAR.

Net cash received for premiums		$109,261 48
Premium on risks written during the year, not paid in cash	$15,760 60	
Interest received from all sources		8,069 94
Received from members during the year on premium account, not used	$7,950 12	
Amount received for which interest bearing receipts, given for money paid in advance for premiums of insurance, have been issued	$35,983 25	
Less amount used in payment of premiums	28,033 13	
Deposit premiums received on perpetual fire risks	$7,950 12	
Aggregate Income received during the year in cash		$117,331 42

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	$25,380 43
Cash returned to members during the year who have discontinued their policies	2,574 00
Advance premiums returned	259 22
Salaries and other charges of officers and directors of the Company clerks and other employes	5,881 09
All other payments, viz. : Organization expenses, $5,029.83; reinsurance account, $503.75 ; rent, $1,140 ; dividend, $13,852.06; printing, $2,492.33; furniture, $1,608.53; expenses, $3,415.33; inspection, $4,709.35; postage, $793.01; total	33,544 19
Aggregate Expenditures during the year in cash	$67,638 93

V. SCRIP.

Balance of scrip outstanding and deliverable to policyholders	$3,425 00
Scrip not actually delivered	1,224 00
Scrip dividends declared during the year	3,425 00
Earned premiums on which said scrip dividends were declared	17,609 13
Net cash participating premiums received during the year	17,609 13
Limit of scrip accumulation before any redemption	200,000 00

VI. MISCELLANEOUS.

Aggregate amount of losses incurred during the year		$31,575 06
Net amount of risks written during the year		14,938,756 12
Amount of risks in force December 31, 1883, having not more than one year to run	$10,650,607 65	
Having more than one and not more than three years to run	261,800 00	
Having more than three years to run	92,000 00	
Total amount of risks in force December 31, 1883		11,004,407 65
Number of policies in force for which the Company has received the entire premium in cash, is 1,226.		
Amount of policies in force for which the entire premium in cash has been received		11,004,407 65
Amount of risks taken and in force in the county where principal office of the Company is located		5,562,300 00
Amount of dividends declared to date : Cash, $13,852.06; scrip, $3,425; total		17,277 06

No agents in New York ; other States, three.

MUTUAL INSURANCE COMPANY OF THE CITY AND COUNTY OF ALBANY.

No. 44 STATE STREET, ALBANY.

[Incorporated May 3, 1836; reorganized May, 1883.]

H. H. MARTIN, *President.* GEORGE N. CUYLER, *Secretary.*

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$83,500 00	$102,750 00	$102,750 00
Cash in office, $77.42; in bank, $11,781.35; total			11,858 77
Interest due and accrued			1,069 00
Due for unpaid premiums			643 84
Total amount of premium notes (being 1,401 in number) held by the Company on policies issued, and still in force, covering property in this State	$367,821 70		
Total amount of premium notes (being 7 in number) held by the Company on policies issued, and still in force, covering property in other States	2,660 00		
Aggregate amount of all actual, available Assets			$116,321 61

II. LIABILITIES.

Cash premiums received on unexpired risks	$22,600	
Amount required to safely reinsure all outstanding risks		$15,000 00
All other liabilities		200 00
Aggregate amount of all Liabilities		$15,200 00

III. INCOME DURING THE YEAR.

Net cash received for premiums		$10,388 26
Net amount of premium notes received during the year liable to assessment	$134,066 00	
Received for rent		3,340 00
Aggregate amount of Income received during the year in cash,		$13,728 26

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	$1,974 55
Commissions on premiums	195 33
Salaries and other charges of officers and directors of the Company,	4,675 00
State and local taxes	83 36
All other payments	847 11
Aggregate amount of expenditures during the year in cash	$7,775 35

V. MISCELLANEOUS.

Aggregate amount of losses incurred during the year		$1,974 55
Net amount of risks written during the year		1,623,619 00
Amount of risks in force December 31, 1883, having not more than one year to run	$1,517,887 00	
Amount of risks in force December 31, 1883, having more than one, and not more than three years to run	1,806,822 00	
Total amount of risks in force December 31, 1883		3,324,709 00

Number of policies in force for which the Company has received the entire premiums in cash, 477.	
Amount of policies in force for which the Company has received the entire premiums in cash	$687,072 00
Amount of risks taken and in force in the county where the Company is located	3,118,105 00

*ORANGE COUNTY MUTUAL INSURANCE COMPANY.

GOSHEN.

[Incorporated March 15, 1837.]

HENRY BACON, *President.* DUDLEY MURRAY, *Secretary.*

I. ASSETS

Amount due for unpaid premiums		$4 00
Amount of assessments made upon premium and stock notes, due and unpaid		1,660 05
Amount of premium notes (being 671 in number) held by the Company on policies issued and still in force, covering property within the State	$44,012 61	
Amount of premium notes (being 160 in number) held by the Company on policies issued and still in force, covering property in other States	10,951 90	
All other assets		7 92
Aggregate amount of all actual, available Assets		$1,671 97

II. LIABILITIES.

Borrowed money, due and to become due		$355 00
All other liabilities		167 87
Cash premiums received on unexpired risks	$13,080 07	
Amount of premium notes received on unexpired risks	64,993 73	
Aggregate amount of all Liabilities		$522 87

III. INCOME DURING THE YEAR.

Net cash received for premiums		$674 09
Premium on risks written during the year not paid in cash	$4 00	
Premium notes received during the year liable to assessment	4,723 62	
Cash received for assessments on premium notes		8,688 04
Aggregate Income received during the year in cash		$9,362 13

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	$3,643 44
Interest on borrowed money	102 25
Commissions on premiums	296 12
Salaries and other charges of officers, clerks and other employes	575 00
State, national and local taxes	21 60
All other payments, viz.: Reinsurance, $5,842.87; office and incidental expenses, $450.75; total	6,293 62
Aggregate Expenditures during the year in cash	$10,932 03

* Reinsured and retired.

V. MISCELLANEOUS.

Total amount of losses incurred during the year		$3,253 08
Amount of risks in force December 31, 1883, having not more than one year to run	$716,435 64	
Having more than one and not more than three years to run	755,676 00	
Having more than three years to run	79,600 00	
Total amount of risks in force December 31, 1883		1,551,711 64
Number of policies in force for which the Company has received the entire premium in cash, 838.		
Amount of policies in force for which the Company has received the entire premium in cash		1,551,711 64
Amount of risks taken and in force in the county where the principal office of the Company is located		1,185,804 00
Amount of notes originally forming the capital of the Company		50,000 00

RICHMOND COUNTY MUTUAL INSURANCE COMPANY.

Richmond Village.

[Incorporated April 22, 1836; commenced business May 20, 1836.]

REUBEN LORD, *President.* C. METCALFE, *Secretary.*

I. ASSETS.

Loans on bond and mortgage (first liens)		$12,272 65
Loans on bond and mortgage upon which more than one year's interest is due		3,327 35

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$14,000 00	$15,793 75	15,793 75
Cash in office, $50; in bank, $2,282.62; total			2,332 62
Interest accrued on collateral loans			253 15
Interest due and unpaid on collateral loans			548 30
Other interest accrued but not due			90 00
Amount of premium notes (being 961 in number) held by the Company on policies issued and still in force, covering property in this State		$130,366 56	
Aggregate amount of all actual, available Assets			$34,617 82

II. LIABILITIES.

Premium notes received on unexpired risks	$130,366 56	
Amount required to safely reinsure all outstanding risks		$4,000 00
Due for salaries		175 00
Aggregate amount of all Liabilities		$4,175 00

III. INCOME DURING THE YEAR.

Net cash received for premiums (all fire) during the year		$2,628 40
Amount of premium notes received during the year liable to assessment	$130,366 56	
Interest received on bonds and mortgages		720 31
Interest received from all other sources		745 04
Aggregate Income received during the year in cash		$4,092 75

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses during the year	$2,504 75
Amount of cash returned to members who have discontinued their policies	12 20
Commissions on premiums to others than officers and directors	104 64
Salaries and other charges of officers and directors of the Company,	1,682 06
Taxes	117 15
All other payments, viz.: Stationery, postage, etc	104 45
Aggregate Expenditures during the year in cash	$4,525 25

V. MISCELLANEOUS.

Aggregate amount of losses incurred during the year	$2,504 75
Net amount of risks written during the year	1,326,671 00
Amount of risks in force December 31, 1883	1,326,671 00
Amount loaned to directors of the Company	1,500 00
Amount of notes originally forming the capital of the Company	7,606 55

Five agents employed in the State of New York.

SUFFOLK COUNTY MUTUAL INSURANCE COMPANY.

PECONIC.

[Incorporated April 30, 1836.]

HUTCHINSON H. CASE, *President.* FRANKLIN H. OVERTON, *Secretary.*

I. ASSETS.

Market value of real estate owned, unincumbered			$250 00
Loans on bond and mortgage (first liens)			18,341 26
Loans on bond and mortgage upon which more than one year's interest is due			4,650 00
Interest due and unpaid on bond and mortgage loans			340 76
Interest accrued thereon			535 14
Stocks, Bonds, etc., owned by the Company	Par value.	Market value.	
United States bonds	$1,000 00	$1,200 00	1,200 00
Cash in office, $253.15; in bank, $6,864.80; total			7,117 95
Cash in the hands of agents in due course of transmission			734 40
Amount of premium notes (being 2,975 in number) held by the Company on policies issued and still in force, covering property in this State		$256,163 64	
Aggregate amount of all actual, available Assets			$33,169 51

II. LIABILITIES.

Cash premiums received on unexpired risks	$5,754 78	
Premium notes	256,163 64	
Amount required to safely reinsure all outstanding risks,		$6,000 00
Total Liabilities, except capital and net surplus		$6,000 00

III. INCOME DURING THE YEAR.

Net cash received for premiums		$5,749 31
Interest received on bonds and mortgages and U. S. bonds		1,652 64
Net amount of premium notes received during the year liable to assessment	$256,163 64	
Aggregate Income received during the year in cash		$7,401 95

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	$1,900 00
Amount returned to members who have discontinued their policies.	5 47
Commissions and brokerage	587 59
Salaries and other charges of officers, clerks and other employes	1,385 70
State, national and local taxes	67 79
All other payments, viz.: Advertising, printing, stationery, traveling expenses, etc., etc	206 52
Aggregate Expenditures during the year in cash	$4,213 07

V. MISCELLANEOUS.

Aggregate amount of losses incurred during the year	$1,960 00
Net amount of risks written during the year, all in the county of Suffolk	3,389,495 00
Amount of notes held by the Company, and considered part of its capital	256 163 64
Number of policies for which the Company has received the entire premium in cash, 2,975.	
Amount of policies for which the Company has received the entire premium in cash	3,389,495 00

Number of agents employed in the State of New York, twenty-two.

Fire and Fire-Marine Insurance Companies of other States.

Abstracts Compiled from the Annual Statements of the Fire and Fire-Marine Insurance Companies of other States Authorized to do Business in the State of New York, Showing their Condition on the 31st Day of December, 1883.

ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

[Organized June, 1819; commenced business August 17, 1819

LUCIUS J. HENDEE, *President.* JOTHAM GOODNOW, *Secretary.*

Attorney for service of process in New York, G. A. VAN ALLEN, Albany, N. Y.

Capital stock of the Company paid up, $4,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$364,500 00
Loans on bond and mortgage (first liens)	44,800 00
Interest accrued thereon	368 45

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$277,000 00	$349,750 00
Alabama State bonds	10,000 00	8,300 00
Connecticut State bonds	142,500 00	143,700 00
New Hampshire State bonds	48,000 00	60,000 00
Rhode Island State bonds	43,000 00	51,600 00
South Carolina State bonds	15,000 00	15,750 00
Tennessee State bonds	31,000 00	12,400 00
Hartford County, Conn., bonds	110,000 00	110,000 00
Hudson County, N. J., bonds	25,000 00	26,500 00
Barkhamsted, Conn., Town bonds	11,000 00	11,550 00
Hartford, Conn., Town bonds	26,000 00	27,300 00
Norwich, Conn., Town bonds	100,000 00	130,000 00
Norfolk, Conn., Town bonds	26,000 00	27,300 00
Pawtucket, R. I., Town bonds	100,000 00	120,000 00
Windsor Locks, Conn., Town bonds	24,000 00	25,680 00
Middletown, Conn., Town bonds	60,000 00	66,000 00
Bloomington, Ill., City bonds	20,000 00	22,400 00
Boston, Mass., City bonds	50,000 00	62,500 00
Brooklyn, N. Y., City bonds	11,000 00	13,200 00
Buffalo, N. Y., City bonds	50,000 00	62,500 00
Cleveland, Ohio, City bonds	45,000 00	51,750 00
Cincinnati, Ohio, City water bonds	50,000 00	59,000 00
Chicago, Ill., City bonds	53,000 00	62,540 00
Detroit, Mich., City bonds	50,000 00	57,500 00
Hartford, Conn., City bonds	112,000 00	122,080 00
Indianapolis, Ind., City bonds	50,000 00	60,000 00
Jersey City, N. J., City bonds	15,000 00	15,000 00
Lockport, N. Y., City bonds	25,000 00	30,000 00
Montreal, Canada, Corporation stock	13,000 00	13,650 00
Montreal, Canada, Corporation bonds	10,000 00	10,300 00
Newark, N. J., City bonds	50,000 00	60,000 00
New Brunswick, N. J., City bonds	20,000 00	22,400 00
New York City stock	21,000 00	23,100 00
Rahway, N. J., City bonds	45,000 00	11,250 00
Providence, R. I., City bonds	50,000 00	59,000 00
East Saginaw, Mich., City bonds	12,000 00	12,600 00
Titusville Pa., City School and Water bonds	7,000 00	7,210 00
Titusville, Pa., City bonds	20,000 00	20,000 00
Corry, Pa., City bonds	10,000 00	10,500 00
Toledo, Ohio, City special bonds	13,000 00	14,560 00
Toledo, Ohio, City water bonds	5,000 00	5,600 00
Rochester, N. Y., City bonds	25,000 00	29,500 00
Oswego, N. Y., City bonds	25,000 00	27,500 00
Ottumwa, Iowa, bonds	25,000 00	25,034 72
North East School District, Hartford, bonds	25,000 00	25,000 00
School District No. 2, Enfield, Conn., bonds	10,000 00	10,000 00
School District No. 24, Town Woodbridge, N. J.	18,000 00	18,900 00
Montezuma, Iowa, School bonds	10,000 00	10,500 00
State Center, Iowa, School bonds	15,000 00	15,225 00
Blakesburgh, Iowa, School bonds	3,000 00	3,127 50
Chelsea, Iowa, School bonds	2,000 00	2,050 00
Ottumwa, Iowa, School bonds	15,000 00	15,150 00
Atlantic Dock Company bonds	31,000 00	31,930 00
Albany and Susquehanna R. R. bonds	20,000 00	24,000 00

	Par value.	Market value.
Albany and Susquehanna R. R. bonds	$50,000 00	$52,000 00
Buffalo and Erie R. R. bonds	35,000 00	43,400 00
Cleveland, Columbus, Cin. and Ind. R. R. bonds	85,000 00	101,050 00
Cleveland, Painsville and Ashtabula R. R. bonds	32,000 00	36,160 00
Cleveland and Toledo R. R., gen. s. f. mort. bonds	96,000 00	101,760 00
Chicago, Burlington and Quincy R. R. bonds	125,000 00	141,500 00
Chicago and Northwestern R. R. bonds	125,000 00	144,000 00
Chicago, Rock Island and Pacific R. R. bonds	60,000 00	77,400 00
Chicago and West Indiana R. R. bonds	50,000 00	55,000 00
C., M. and St. P. (C. and M. div.) R. R. 1st m. bds.	25,000 00	31,250 00
C., M. and St. P. (H. and D. div.) R. R. 1st m. bds.	25,000 00	30,000 00
C., M. and St. P. (I. and D. div.) R. R. 1st m. bds.	10,000 00	12,250 00
C., M. and St. P. (I. and M. div.) R. R. 1st m. bds.	10,000 00	11,900 00
Cincinnati, Hamilton and Dayton R. R. bonds	20,000 00	20,800 00
Columbus and Xenia R. R. bonds	50,000 00	56,000 00
Dayton and Western R. R. bonds	28,000 00	28,000 00
Delaware and Hudson Canal Co. bonds	30,000 00	34,950 00
Delaware and Hudson Canal Co. (Penn. div.) bds.	25,000 00	31,750 00
Harlem River and Port Chester R. R. bonds	150,000 00	187,500 00
Housatonic R. R. bonds	50,000 00	55,000 00
Housatonic R. R. (Rolling Stock certificates)	31,000 00	31,000 00
Indianapolis and Cincinnati R. R. bonds	25,000 00	27,500 00
Iowa Midland R. R., first mortgage bonds	25,000 00	32,000 00
Jackson, Lansing and Saginaw R. R. bonds	25,000 00	26,750 00
Keokuk and Des Moines R. R. bonds	40,000 00	41,600 00
Lake Shore R. R. bonds	30,000 00	36,600 00
Lake Shore and Michigan Southern R. R. bonds	65,000 00	78,600 00
Michigan Central R. R. bonds	50,000 00	62,000 00
Minn. and St. Louis (Iowa Extension) R. R. bonds	25,000 00	30,000 00
Michigan Southern and N. Indiana R. R. bonds	25,000 00	26,000 00
Morris and Essex R. R. bonds	100,000 00	124,500 00
New York Central R. R. bonds	75,000 00	77,630 00
New York Central and Hudson River R. R. bonds	175,000 00	232,750 00
New York and Harlem R. R. bonds	10,000 00	12,700 00
New York, Lake Erie and Western R. R. bonds	45,000 00	58,500 00
Pitts., Ft. Wayne and Chi. R. R. 1st mort. bonds	75,000 00	103,500 00
Pitts., Ft. Wayne and Chi. R. R. 2d mort. bonds	80,000 00	108,000 00
Pitts., Ft. Wayne and Chi. R. R. 3d mort. bonds	40,000 00	51,200 00
Pitts., Ft. W. and Chi. R. R. equipment bonds	46,000 00	47,380 00
St. Johnsbury and Lake Champlain R. R. bonds	55,000 00	60,500 00
Vermont Valley R. R. bonds	50,000 00	52,500 00
Kansas Pacific R. R. bonds	25,000 00	24,500 00
Minneapolis Union R. R. bonds	50,000 00	53,500 00
St. Paul, Minn. and Manitoba R. R. bonds	23,000 00	25,530 00
St. Paul and Sioux City R. R. bonds	20,000 00	22,400 00
Atlantic Mutual Insurance Company scrip	37,340 00	37,340 00
Connecticut River Company stock	5,000 00	1,000 00
Albany and Susquehanna R. R. Company stock	50,000 00	65,000 00
Central Ohio Railroad Company stock	7,500 00	6,900 00
Cleveland and Pittsburgh R. R. Company stock	50,000 00	69,000 00
Chicago, Bur. and Quincy R. R. Company stock	20,000 00	24,000 00
Chicago, Rock Island and Pacific R. R. Co. stock	20,000 00	23,600 00
Connecticut River Railroad Company stock	20,000 00	32,800 00
Dubuque and Sioux City R. R. Company stock	25,000 00	18,750 00
Ft. Wayne and Jackson R. R. Company stock	20,000 00	17,400 00
Joliet and Chicago R. R. Company stock	10,000 00	14,000 00
Keokuk and Des Moines R. R. Company stock	20,000 00	5,000 00
Morris and Essex R. R. Company stock	50,000 00	61,500 00
N. Y. Central and Hudson River R. R. Co. stock	80,000 00	90,400 00
N. Y., New Haven and Hartford R. R. Co. stock	100,000 00	175,000 00
Pitts., Ft. Wayne and Chicago R. R. Co. stock	75,000 00	100,500 00
New York and Harlem Railroad Company stock	25,000 00	47,500 00
Ashuelot Railroad Company stock	10,000 00	11,500 00
Valley (New York) Railroad Company stock	20,000 00	18,600 00
New Britain National Bank stock	10,000 00	15,000 00
First National Bank, Albany, N. Y., stock	10,000 00	16,000 00
Farmers and Mechanics' Nat. Bank, Phila., stock	25,000 00	33,750 00
Merchants' Bank, St. Louis, Mo., stock	5,000 00	500 00
Merchants' National Bank, St. Louis, Mo., stock	5,000 00	5,150 00
Mechanics' National Bank, St. Louis, Mo., stock	20,000 00	20,600 00
Ætna National Bank, Hartford, Ct., stock	20,000 00	25,600 00
American National Bank, Hartford, Ct., stock	10,000 00	15,000 00
Charter Oak National Bank, Hartford, Ct., stock	40,000 00	58,000 00
City National Bank, Hartford, Ct., stock	20,000 00	18,000 00
Connecticut River Banking Co., Hartford, Ct., st'k	7,500 00	7,500 00
National Exchange Bank, Hartford, Ct., stock	27,500 00	41,250 00
Farmers and Mechanics' Nat. Bank, Hartford, st'k.	50,000 00	62,500 00
First National Bank, Hartford, Ct., stock	20,000 00	23,200 00
Hartford National Bank, Hartford, Ct., stock	100,000 00	180,000 00
Phœnix National Bank, Hartford, Ct., stock	97,000 00	165,870 00
State Bank, Hartford, Ct., stock	55,000 00	59,950 00
American Exchange Nat. Bank, New York city, stk,	40,000 00	52,000 00
Nat. Butchers and Drovers' Bank, N. Y. city, stock.	7,500 00	11,250 00
National City Bank, New York city, stock	10,000 00	27,000 00

	Par value.	Market value.	
National Bank of Commerce, New York city, stock,	$50,000 00	$77,000 00	
Hanover National Bank, New York city, stock.....	10,000 00	15,200 00	
Importers and Traders' Nat. Bank, N. Y. city, st'k,	30,000 00	81,000 00	
Bank of the Manhattan Co., New York city, stock,	30,000 00	31,000 00	
Market National Bank, New York city, stock.....	10,000 00	14,000 00	
Merchants' National Bank, New York city, stock..	35,000 00	45,500 00	
Merchants' Exchange Nat. Bank, N. Y. city, stock,	10,000 00	9,500 00	
Mechanics' National Bank, New York city, stock...	30,000 00	45,000 00	
Metropolitan Nat. Bank, New York city, stock.....	40,000 00	62,000 00	
Nassau Bank, New York city, stock.....	10,000 00	13,500 00	
Bank of N. Y. Nat. Banking Ass'n, N. Y. city, st'k,	30,000 00	51,000 00	
Bank of North America, New York city, stock.....	14,000 00	14,840 00	
Phœnix National Bank, New York city, stock... ...	6,000 00	6,300 00	
People's Bank, New York city, stock.....	5,000 00	7,500 00	
National Bank of the Republic, N. Y. city, stock...	15,000 00	17,700 00	
Third National Bank, New York city, stock.....	5,000 00	6,250 00	
Union National Bank, New York city stock.....	20,000 00	35,000 00	
American Loan and Trust Co., N. Y. city, stock....	10,000 00	11,000 00	
New York Life Ins. and Trust Co., N. Y. city, st'k,	15,000 00	70,500 00	
United States Trust Co., New York city, stock.....	10,000 00	49,000 00	
Union Trust Company, New York city, stock.....	10,000 00	35,000 00	
Central Trust Company, New York city, stock.....	10,000 00	26,000 00	
Metropolitan Trust Company, New York city, stock,	10,000 00	13,000 00	
Total par and market values.....	$5,999,840 00	$7,405,897 22	$7,405,897 22

Collateral Loans.

	Par Value.	Market Value.	Amount loaned.	
Mercantile Nat. Bk., Hart., Ct., st'k,	$500 00	$625 00	$500 00	
American Nat. Bk., Hart., Ct., st'k,	500 00	750 00	360 00	
National Ex. Bank., Hart., Ct., st'k,	500 00	750 00	500 00	
Traveler's Ins. Co., Hart., Ct., st'k..	1,000 00	2,900 00	1,080 00	
Broad Brook Co., Hart., Ct., stock..	5,600 00	14,000 00	5,000 00	
N. Y., N. Hav. & Hart. R. R. Co. s'k,	4,600 00	8,050 00	1,820 00	
Wilman'c Linen Co., Wilm'c, Ct., s'k	200 00	424 00	400 00	
Holyoke Water Power Co., Holyoke, Mass., stock.....	2,200 00	4,950 00	2,970 00	
Rockville Nat. Bk., R'kville, Ct., s'k,	2,000 00	2,700 00	900 00	
Second Nat. Bk., S'gfield, Mass., s'k,	700 00	1,225 00	540 00	
Nat. Bank of Commerce, N. Y., s'k,	2,500 00	3,850 00	3,600 00	
Mechanics' Nat. Bk., N. Y., stock..	625 00	937 50		
Chi., Bur'gton & Quincy R. R. st'k,	300 00	360 00		
Union Pacific R. R. stock.....	1,800 00	1,350 00	2,430 00	
Atchison, Top. & Santa Fe R. R s'k,	1,100 00	880 00		
Total amounts	$24,125 00	$43,751 50	$20,100 00	20,100 00
Cash in office, $9,844 89; in bank, $1,021,272.45; total.				1,031,117 34
Interest due and accrued on collateral loans and special deposits...				863 53
Premiums in due course of collection.....				324,997 26
Aggregate amount of all actual, available Assets.....				$9,192,643 80

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	$27,749 74	
Losses unadjusted, including all reported and supposed losses... ...	141,724 36	
Losses resisted, including interest, costs and expenses	12,933 33	
Total amount of claims for losses	$182,407 43	
Deduct reinsurance thereon	5,821 00	
Net amount of unpaid losses and claims.....		$176,586 43
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$778,675 49	
Unearned premiums, *pro rata*, on fire risks running more than one year	890,636 07	
Unearned premiums, at 50 per cent, on inland navigation risks.....	9,684 46	
Total unearned premiums		1,678,396 02
Amount reclaimable on perpetual fire policies.....		13,541 30
Commissions and brokerage, $43,329.76; return premiums, $10,832.44; printing, etc., $500; total.....		54,662 20
Total Liabilities, except capital and net surplus		$1,923,185 95

Joint-stock capital paid up in cash	$4,000,000 00
Surplus beyond all liabilities	3,269,457 85
Aggregate Liabilities, including paid up capital and net surplus,	$9,192,643 80

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$2,516,947 14	$147,597 71	
Deduct reinsurance, rebate and return premiums	213,967 84	23,724 20	
Net cash received for premiums	$2,302,979 30	$123,873 51	$2,426,852 81
Interest received on bonds and mortgages			2,484 38
Interest and dividends received from all other sources			421,802 05
Received for rent			8,397 22
Deposit premiums received on perpetual fire risks		$2,502 30	
Aggregate Income received during the year in cash			$2,859,536 46

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Net amount paid for losses	$1,218,363 55	$76,314 31	$1,294,677 86
Dividends paid			720,000 00
Commissions and brokerage			394,934 07
Salaries and other charges of officers, clerks and other employes			148,269 88
State, national and local taxes			46,553 71
All other payments, viz.: General expenses, printing, advertising, postage, exchange, traveling expenses, etc.			122,959 02
Deposit premiums returned on perpetual fire risks		$32 00	
Aggregate Expenditures during the year in cash			$2,727,374 54

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$278,498,990	$3,008,564 91	$654,932	$18,875 60
Written or renewed during the year (including perpetual)	235,468,652	2,540,423 66	52,681,162	119,076 95
Totals	$513,967,642	$5,548,988 57	$53,336,094	$137,952 55
Deduct those expired and marked off as terminated	223,278,043	2,282,165 00	52,461,794	118,373 63
In force at the end of the year	$290,689,599	$3,266,823 57	$874,300	$19,578 92
Deduct amount reinsured	3,302,657	40,565 45	6,000	210 00
Net amount in force	$287,386,942	$3,226,258 12	$868,300	$19,368 92

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$138,015,381	$1,556,150 98	1—2	$778,075 49
1882	Two years	3,115,926	30,533 13	1—4	7,633 28
1883		3,307,882	32,986 05	3—4	24,739 54
1881	Three years	23,361,329	240,833 32	1—6	40,138 89
1882		25,685,996	259,192 46	1—2	129,596 23
1883		30,097,012	310,839 14	5—6	259,032 62
1880	Four years	2,001,077	22,610 31	1—8	2,826 39
1881		2,543,412	28,869 31	3—8	11,425 98
1882		2,802,073	32,121 51	5—8	20,075 95
1883		3,052,035	34,543 59	7—8	30,225 64
1879	Five years	7,174,705	91,253 75	1-10	9,125 37
1880		8,900,858	113,603 99	3-10	34,081 19
1881		11,704,542	147,299 08	1—2	73,649 54
1882		12,868,843	159,826 50	7-10	111,878 55
1883		12,165,671	151,341 00	9-10	136,206 90
	Perpetuals	590,200	14,254 00	.95	13,541 30
Totals		$287,386,942	$3,226,258 12		$1,682,252 86

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$92,556,208 98
Total losses paid since organization	55,953,671 97
Total cash dividends declared since the Company commenced business	13,553,365 00
Total dividends declared payable in stock since organization	2,805,000 00
Total amount of the Company's stock owned by the directors at par value	263,400 00
Total amount loaned to stockholders and officers	40,100 00
Total amount of fire losses incurred during the year	1,197,484 70
Total amount of inland losses incurred during the year	49,807 70

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Canada	$114,700 00
Liabilities	49,948 95

Business in the State of New York during the year.

	Fire.	Inland.	
Risks written	$59,495,427 00	$40,029,670 00	
Premiums received	488,239 18	57,550 26	
Losses paid	316,971 64	53,940 35	
Amount of losses incurred	299,425 63	45,580 45	
Amount of taxes paid to various fire departments			$7,376 61
Amount paid the Comptroller for taxes on premiums			3,686 32

AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

[Incorporated June 12, 1818.]

FRANCIS PEABODY, *President.* J. W. FIELD, *Secretary.*

Attorney in the State of New York, ROBERT O. GLOVER, No. 61 William street, New York.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$64,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Old Boston National Bank stock	$22,200 00	$28,860 00	
Columbian National Bank stock	20,000 00	25,600 00	
National Eagle Bank stock	4,500 00	4,916 25	
Globe National Bank stock	17,000 00	17,510 00	
Hamilton National Bank stock	14,200 00	16,756 00	
New England National Bank stock	6,200 00	8,292 50	
Suffolk National Bank stock	10,000 00	11,900 00	
State National Bank stock	15,200 00	19,608 00	
National Union Bank stock	28,000 00	39,900 00	
Boston and Albany Railroad stock	44,700 00	78,672 00	
Boston and Lowell Railroad stock	6,500 00	7,150 00	
Merrimack Manufacturing Co. stock	8,000 00	10,400 00	
Boston and Albany Railroad bonds	35,000 00	42,787 50	
Chicago, Burlington and Quincy Railroad bonds (Denver ex'n)	50,000 00	43,750 00	
Total par and market values	$281,500 00	$356,102 25	356,102 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Kansas City, St. Jo's and Council Bluffs R. R. bonds	$5,000 00	$5,887 50	$4,100 00
Galveston, Harrisburg and San Antonio R. R. bonds	11,000 00	11,550 00	
St. Louis, Kansas City and Northern R. R. bonds	25,000 00	27,000 00	52,000 00
Oregon Short Line 1st mtge. bonds	12,000 00	10,800 00	
American Loan and Trust Co. stock	10,000 00	9,000 00	
Fort Scott, South Eastern and Memphis R. R. bonds	11,000 00	11,880 00	9,513 54
Total amounts	$74,000 00	$76,117 50	$65,613 54

		$65,613 54
Cash in office, $3,407.26; in bank, $21,862.07; total		25,269 33
Interest due and accrued on stocks and bonds		1,854 16
Interest due and accrued on collateral loans		2,134 04
Premiums in due course of collection		5,217 65
Bills receivable, not matured, taken for premiums		36,529 35
All other assets, viz.: Rents due and accrued, $450; due for re-insurance on losses paid, $4,520.31; total		4,970 31
Aggregate amount of all actual, available Assets		$561,690 63

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$2,233 87	
Losses unadjusted, including all reported and supposed losses	11,913 68	
Net amount of unpaid losses and claims		$14,147 55
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$33,437 59	
Unearned premiums, *pro rata*, on fire risks running more than one year	25,182 84	
Unearned premiums, at 50 per cent. on inland navigation risks	232 50	
Unearned premiums, at 100 per cent. on marine risks	61,261 57	
Total unearned premiums		120,114 50
Cash dividends to stockholders, unpaid		260 00
Salaries and other miscellaneous expenses, due and accrued		1,021 73
All other liabilities, viz.: Commissions and brokerage, $650.47; due for re-insurance, $1,693.66; total		2,344 13
Total Liabilities, except capital and net surplus		$137,887 91
Joint-stock capital paid up in cash		300,000 00
Surplus beyond all liabilities		123,802 72
Aggregate Liabilities, including paid up capital and net surplus,		$561,690 63

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$104,420 77	$106,575 69	
Deduct reinsurance, rebate and return premiums	10,808 23	14,444 17	
Net cash received for premiums	$93,612 54	$92,131 52	
			$185,744 06
Interest and dividends received from all sources			20,181 34
Received for rent			2,025 00
Aggregate Income received during the year in cash			$207,950 40

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	$42,891 05	$101,223 23	
Deduct salvages and reinsurances		1,069 33	
Net amount paid for losses	$42,891 05	$100,153 90	
			$143,044 95
Dividends paid			29,895 00

Commissions and brokerage	$23,172 17
Salaries and other charges of officers, clerks and other employes	16,557 80
State, national and local taxes	5,700 71
All other payments, viz.: Interest, $611.83; office expenses, underwriters' boards, etc., $6,783.47; total	7,395 30
Aggregate Expenditures during the year in cash	$225,765 93

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$10,904,385	$95,515 57	$5,006,328	$70,073 94
Written or renewed in 1883	13,312,564	101,653 44	4,992,769	58,110 38
Totals	$24,217,949	$197,169 01	$9,999,097	$128,184 32
Deduct expirations and cancellations	11,281,759	80,932 69	5,734,765	66,457 75
In force December 31, 1883	$12,936,190	$116,230 32	$4,264,332	$61,726 57
Deduct amount reinsured	585,399	5,400 76		
Net amount in force	$12,350,791	$110,829 56	$4,264,332	$61,726 57

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$7,677,588	$66,875 18	1—2	$33,437 59
1882	Two years	17,300	123 75	1—4	30 94
1883		8,650	79 76	3—4	59 82
1881	Three years	226,500	2,095 47	1—6	349 24
1882		538,683	5,269 18	1—2	2,634 59
1883		564,857	5,252 29	5—6	4,376 91
1880	Four years	9,750	72 63	1—8	9 08
1881		17,900	224 06	3—8	84 02
1882		13,500	141 69	5—8	88 55
1883		4,600	88 43	7—8	77 35
1879	Five years	474,975	5,091 37	1-10	509 13
1880		308,557	3,504 91	3-10	1,051 47
1881		589,275	5,819 05	1—2	2,909 52
1882		838,491	7,851 76	7-10	5,496 19
1883		1,060,165	8,340 08	9-10	7,506 03
Totals		$12,350,791	$110,829 56		$58,620 43

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$8,500,000 00
Total losses paid since organization	6,084,000 00
Total cash dividends declared since the Company commenced business	2,625,000 00
Total amount of the Company's stock owned by the directors at par value	13,800 00
Total amount loaned to stockholders and officers	56,100 00
Total amount of fire losses incurred during the year	40,386 00
Total amount of marine and inland losses incurred during the year	86,378 00

Business in the State of New York during the year.

Fire risks written	$4,790,958 00
Premiums received	26,761 62
Losses paid	15,998 33
Amount of losses incurred	12,932 31
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	50 98
Amount of taxes paid to various fire departments	684 43
Amount paid the Comptroller for taxes on premiums	132 69

AMERICAN INSURANCE COMPANY.

NEWARK, N. J.

[Organized February 20, 1846; commenced business April 1, 1846.]

F. H. HARRIS, *President.* J. H. WORDEN, *Secretary.*

Attorney in the State of New York, DAVID L. KIRBY, No. 1 Pine street, New York.

Capital stock of the Company paid up, $600,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$398,865 57
Loans on bond and mortgage (first liens)	595,096 75
Loans on bond and mortgage upon which more than one year's interest is due (of which $8,000 is in process of foreclosure)	14,000 00
Interest due and unpaid on bond and mortgage loans	4,731 75
Interest accrued thereon	8,569 02

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$475,000 00	$587,812 50	587,812 50
Cash in office, $8,142.03; in bank, $22,686.67; total			30,828 70
Interest due and accrued on stocks and bonds			4,500 00
Premiums in due course of collection			14,988 73
Rents due and accrued			4,447 06
Aggregate amount of all actual, available Assets			$1,663,840 08

Items not admitted as available Assets.

Premiums over three months due	$1,360 05
Company's stock	70,000 00
Sundry foreclosure expenses	214 29
Total	$71,574 34

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$11,885 03	
Losses unadjusted, including all reported and supposed losses	21,807 97	
Total amount of claims for losses	$33,693 00	
Deduct reinsurance thereon	1,806 00	
Net amount of unpaid losses and claims		$31,893 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$109,963 23	
Unearned premiums, *pro rata*, on fire risks running more than one year	68,487 65	
Total unearned premiums		178,450 88
Cash dividends to stockholders unpaid		6,437 45
All other liabilities, viz.: Commissions and brokerage, $2,625.03; cash dividends to policyholders unpaid, $11,028; total		13,653 03
Total Liabilities, except capital and net surplus		$230,434 36
Joint-stock capital paid up in cash		600,000 00
Surplus beyond all liabilities		833,405 72
Aggregate Liabilities, including paid up capital and net surplus		$1,663,840 08

III. INCOME DURING THE YEAR.

Gross cash premiums received	$305,275 40	
Deduct reinsurance, rebate and return premiums	21,766 33	
Net cash received for premiums (all fire)		$283,509 07
Interest received on bonds and mortgages		38,975 98
Interest and dividends received from all other sources		20,000 00
Received for rent		12,254 51
Aggregate Income received during the year in cash		$354,739 56

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$138,461 20	
Deduct salvages and reinsurances	6,972 01	
Net amount paid for losses (all fire)		$131,489 19
Dividends paid		70,013 30
Commissions and brokerage		43,597 59
Salaries and other charges of officers, clerks and other employes		32,988 38
State, national, and local taxes		9,996 61
All other payments, viz. ; Stationery, agency expenses, etc		24,904 22
Aggregate Expenditures during the year in cash		$312,989 29

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$32,720,564	$280,157 83
Written or renewed in 1883	37,837,939	303,845 18
Totals	$70,558,503	$584,003 01
Deduct expirations and cancellations	31,732,978	228,195 71
In force December 31, 1882	$38,825,525	$355,807 30
Deduct amount reinsured	1,578,850	17,408 93
Net amount in force	$37,246,675	$338,398 37

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$24,807,463	$219,926 45	1--2	$109,963 23
1882	Two years	33,050	289 80	1--4	72 45
1883	Two years	48,030	409 18	3--4	306 90
1881	Three years	1,985,010	17,869 40	1—6	2,978 24
1882	Three years	2,775,857	24,368 93	1—2	12,184 47
1883	Three years	3,758,079	33,127 83	5—6	27,606 53
1880	Four years	6,200	52 55	1—8	6 57
1881	Four years	5,000	50 00	3—8	18 75
1882	Four years	9,075	105 75	5—8	66 10
1883	Four years	12,000	186 68	7—8	163 35
1879	Five years	378,578	4,109 22	1-10	410 92
1880	Five years	515,224	6,665 48	3-10	1,999 63
1881	Five years	803,982	8,563 50	1—2	4,281 75
1882	Five years	901,220	10,053 91	7-10	7,037 74
1883	Five years	1,204,887	12,538 44	9-10	11,284 60
	Seven years	3,000	81 25	.....	69 65
Totals		$37,246,675	$338,398 37	.....	$178,450 88

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,932,654 57
Total losses paid since organization	1,122,362 67
Total cash dividends declared since the Company commenced business	1,244,333 26
Total dividends declared payable in stock since organization	600,000 00
Total amount of the Company's stock owned by the directors at par value	28,515 00
Total amount of fire losses incurred during the year	139,805 31

Business in the State of New York during the year.

Fire risks written	$4,811,181 00
Premiums received	33,059 00
Losses paid	16,535 46
Amount of losses incurred	20,987 71

AMERICAN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated February 28, 1810.]

THOS. H. MONTGOMERY, *President.* ALBERT C. L. CRAWFORD, *Secretary.*

Attorney in the State of New York, J. MONTGOMERY HARE, No. 206 Broadway.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$137,100 00
Loans on bond and mortgage (first liens)		362,289 50
Interest due and unpaid on bond and mortgage loans		297 00
Interest accrued thereon		6,306 42

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$350,000 00	$379,712 50	
Northern Pacific R. R Co. gold loan	40,000 00	40,700 00	
Delaware Railroad Co bonds	5,000 00	5,800 00	
Susquehanna Canal Co. bonds	7,000 00	5,250 00	
North Pennsylvania R. R. Co. bonds	14,000 00	14,630 00	
Shamokin Valley and Pottsville R. R. Co. bonds	20,000 00	24,000 00	
Philadelphia and Reading R. R. bonds	145,000 00	153,325 00	
New York, Lackawanna and Western R. R. bonds,	50,000 00	58,500 00	
Lehigh Coal and Navigation Co. loans	20,000 00	23,200 00	
Lehigh Coal and Navigation Co. bonds	20,000 00	20,200 00	
Pennsylvania Car Trust, series "C."	50,000 00	50,000 00	
New York and Pacific Trust, series "A" and "D."	23,000 00	23,000 00	
Railway Car Trust of Pennsylvania bonds	32,000 00	32,000 00	
Schuylkill Navigation Co. bonds	12,000 00	12,720 00	
Pennsylvania R. R. Co. bonds	40,000 00	48,800 00	
Louisville and Nashville Car Trust Co. bonds	10,000 00	10,000 00	
Philadelphia and Erie R. R. Co. bonds	20,000 00	20,800 00	
Norfolk and Western R. R. Co. bonds	10,000 00	10,000 00	
Huntingdon and Broad Top Mountain R. R. Co. bds,	10,000 00	8,900 00	
Phila., Wilmington and Baltimore R. R. Co. bonds,	10,000 00	11,000 00	
Elmira and Williamsport R. R. Co. bonds	1,000 00	1,000 00	
New York and Long Branch R. R. Co. bonds	15,000 00	15,000 00	
Delaware & Raritan Canal and Camden & Amboy R. R. and Transportation Co. bonds	24,000 00	26,160 00	
North Pennsylvania R. R. Co. bonds	4,000 00	4,800 00	
Belt Road and Stock Yard Co. bonds	20,000 00	21,000 00	
Chicago and Western Indiana R. R. Co. bonds	30,000 00	33,000 00	
Philadelphia and Baltimore Central R. R. Co. bonds,	25,000 00	25,000 00	
Corning, Cowanesque and Antrim R. R. Co. bonds,	20,000 00	20,200 00	
Philadelphia and Reading R. R. Co. bonds	500 00	375 00	
Philadelphia and Reading R. R. Co. scrip	2,100 00	1,947 75	
Delaware and Chesepeake R. R. Co. bonds	5,000 00	4,400 00	
Pennsylvania R. R. Co. stock	6,000 00	6,750 00	
North Pennsylvania R. R. Co. stock	5,000 00	6,945 00	
Total par and market values	$1,045,600 00	$1,119,115 25	1,119,115 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Camden and Atlantic R. R. Co. bds,	$1,000 00	$1,180 00	$1,000 00	
United States bonds	2,000 00	2,477 50	2,000 00	
Steubenville & Indiana R. R. Co. bd,	1,000 00	1,000 00	750 00	
Lehigh Valley R. R. Co. stock	1,050 00	1,491 00	1,000 00	
Pennsylvania R. R. Co. stock	23,050 00	26,680 37	22,000 00	
Phila. and Reading R. R. Co. stock,	10,000 00	5,500 00	5,000 00	
Pennsylvania R. R Co. stock	500 00	578 75		
Phila. and Reading R. R. Co. stock,	70,000 00	38,500 00	31,000 00	
Charleston, S. C., Mining and Manufacturing Co. stock	12,000 00	19,800 00	20,000 00	
Texas & Pacific Railway Co. bonds,	11,000 00	9,900 00		
Total amounts	$131,600 00	$107,107 62	$82,750 00	82,750 00

Cash in office, $4,324.42; in bank, $45,578.23; total	$49,902 65
Interest due and accrued on stocks and bonds	600 00
Interest due and accrued on collateral loans	628 24
Premiums in due course of collection	37,950 51
All other assets, viz.: Rents due and accrued, $326.30; all other items, $7,253.34	7,579 64
Aggregate amount of all actual, available Assets	$1,804,519 21

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$36,890 07	
Losses unadjusted, including all reported and supposed losses	54,094 50	
Losses resisted, including interest, costs and expenses	2,200 00	
Net amount of unpaid losses and claims		$95,184 57
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$331,949 84	
Unearned premiums, *pro rata*, on fire risks running more than one year	121,663 29	
Total unearned premiums		453,613 13
Amount reclaimable on perpetual fire policies		304,438 64
Cash dividends to stockholders, unpaid		695 00
All other liabilities		1,038 91
Total Liabilities, except capital and net surplus		$852,970 25
Joint-stock capital paid up in cash		400,000 00
Surplus beyond all liabilities		551,548 96
Aggregate Liabilities, including paid up capital and net surplus,		$1,804,519 21

III. INCOME DURING THE YEAR.

Gross cash premiums received	$875,355 12	
Deduct reinsurance, rebate and return premiums	117,088 76	
Net cash received for premiums (all fire)		$758,266 36
Interest received on bonds and mortgages		15,043 14
Interest and dividends received from all other sources		59,589 17
Income from all other sources		7,457 97
Deposit premiums received on perpetual fire risks	$29,301 70	
Aggregate Income received during the year in cash		$840,356 64

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$491,576 11	
Deduct salvages and reinsurances	26,963 67	
Net amount paid for losses (all fire)		$464,612 44
Dividends paid		40,040 00
Commissions and brokerage		156,062 31
Salaries and other charges of officers, clerks and other employes		92,311 96
State, national and local taxes		22,880 48
All other payments		2,708 77
Deposit premiums returned on perpetual fire risks	$4,994 74	
Aggregate Expenditures during the year in cash		$778,615 96

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$55,843,419	$650,226 99
Written or renewed in 1883	72,892,533	876,707 68
Totals	$128,735,952	$1,526,934 67
Deduct expirations and cancellations	55,821,801	634,260 77
In force December 31, 1883	$72,914,151	$892,673 90
Deduct amount reinsured	1,933,507	28,755 67
Net amount in force	$70,980,644	$863,918 23

Perpetual Risks.

In force December 31, 1883	$12,218,907	$325,251 23

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$54,841,214	$692,655 35	1—2	$346,327 68
1882	Two years	95,690	1,294 40	1—4	323 60
1883	Two years	78,810	916 44	3—4	687 33
1881	Three years	2,691,849	27,693 69	1—6	4,615 62
1882	Three years	3,555,533	35,467 34	1—2	17,733 67
1883	Three years	4,617,670	45,329 75	5—6	37,774 80
1880	Four years	18,200	258 48	1—8	32 31
1881	Four years	18,700	173 90	3—8	65 20
1882	Four years	216,276	1,237 47	5—8	773 40
1883	Four years	14,200	88 87	7—8	77 77
1879	Five years	222,506	2,992 01	1-10	299 20
1880	Five years	499,250	6,124 46	3-10	1,837 33
1881	Five years	982,467	11,976 36	1—2	5,988 18
1882	Five years	2,456,115	26,265 69	7-10	18,385 98
1883	Five years	2,652,615	30,354 56	9-10	27,322 85
1877	Seven years	47,450	1,118 25	1-14	80 00
1878	Seven years	55,950	1,348 00	3-14	267 45
1879	Seven years	32,900	732 50	5-14	261 60
1880	Seven years	49,650	1,418 46	1—2	709 23
1881	Seven years	45,900	771 75	9-14	496 12
1882	Seven years	54,200	1,146 50	11-14	900 90
1883	Seven years	128,056	2,660 42	13-14	2,470 00
1882	Eight years	500	20 00	13-16	16 25
1881	Ten years	5,000	150 00	15-20	112 50
1882	Ten years	22,000	233 00	17-20	198 05
1883	Ten years	8,450	246 25	19-20	233 95
Totals		$72,914,151	$892,673 90	.....	$467,990 97
Deduct amount reinsured		1,933,457	28,755 67	1—2	14,377 84
Totals		$70,980,694	$863,918 23	.....	$453,613 13

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$8,930,293 00
Total losses paid since organization	5,434,657 24
Total cash dividends declared since the Company commenced business	2,212,975 50
Total amount of the Company's stock owned by the directors at par value	18,800 00
Total amount of fire losses incurred during the year	496,998 54

Business in the State of New York during the year.

Fire risks written	$12,202,337 00
Premiums received	94,813 30
Losses paid	58,792 48
Amount of losses incurred	61,263 31
Amount of taxes paid to various fire departments	1,585 80
Amount paid the Comptroller for taxes on premiums	1,648 03

AMERICAN CENTRAL INSURANCE COMPANY.

ST. LOUIS, MO.

[Incorporated February, 1853.]

GEORGE T. CRAM, *President.* CHARLES CHRISTENSEN, *Secretary.*

Attorney in the State of New York, SAMUEL JACOBY, No. 84 Broad street, New York.

Capital stock of the Company paid up, $600,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company

	Par value.	Market value.	
United States bonds	$100,000 00	$135,000 00	
State of Missouri bonds	309,000 00	355,350 00	
St. Louis Central Railway bonds	75,000 00	75,000 00	
Missouri Pacific Railway first mortgage bonds	51,000 00	54,825 00	
Missouri Pacific Railway second mortgage bonds	25,000 00	27,875 00	
North Missouri Railway first mortgage bonds	25,000 00	30,500 00	
St. Louis County Park bonds	15,000 00	18,000 00	
Laclede Gas-Light Co. bonds	5,000 00	5,050 00	
Laclede Gas-Light Co. stock	26,700 00	26,967 00	
St. Louis Gas-Light Co. stock	1,900 00	12,730 00	
Bank of Commerce, St. Louis stock	12,500 00	57,500 00	
Commercial Bank, St. Louis, stock	10,000 00	32,500 00	
Mechanics' Bank, St. Louis stock	11,100 00	13,320 00	
Third National Bank, St. Louis, stock	13,000 00	13,000 00	
St. Louis National Bank stock	5,000 00	6,250 00	
Total par and market values	$685,200 00	$863,867 00	$863,867 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
St. Louis Cotton Compress Co. st'k,	$175,000 00	$350,000 00	$175,000 00	175,000 00
Cash in office, $5,315.77; in bank, $61,090.47; total				66,406 24
Interest due and accrued on stocks and bonds				5,280 00
Premiums in due course of collection				78,968 12
Aggregate amount of all actual, available Assets				$1,189,521 36

II. LIABILITIES,

Losses adjusted and unpaid, due and to become due	$25,571 64	
Losses unadjusted, including all reported and supposed losses	27,170 00	
Losses resisted, interest, costs and expenses	6,663 98	
Total amount of claims for losses	$59,405 62	
Deduct reinsurance thereon	12,365 42	
Net amount of unpaid losses and claims		$47,040 20
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$187,286 34	
Unearned premiums, *pro rata*, on fire risks running more than one year	121,211 14	
Total unearned premiums		308,497 48
Interest due and unpaid		56 25
Commissions, brokerage		11,845 22
Total Liabitities, except capital and net surplus		$367,439 15
Joint-stock capital paid up in cash		600,000 00
Surplus beyond all liabilities		222,082 21
Aggregate Liabilities, including paid up capital and net surplus,		$1,189,521 36

III. INCOME DURING THE YEAR.

Gross cash premiums received	$574,027 98	
Deduct reinsurance, rebate and return premiums	120,070 15	
Net cash received for premiums (all fire)		$453,957 83
Interest and dividends received from all sources		61,442 60
Income from all other sources		1,000 00
Aggregate Income received during the year in cash		$516,400 43

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$345,263 56	
Deduct salvages and reinsurances	57,564 38	
Net amount paid for losses (all fire)		$287,699 18
Dividends paid		72,343 25
Commissions and brokerage		62,744 04
Salaries and other charges of officers, clerks and other employes		39,993 55
State, national and local taxes		8,837 80
All other payments, viz.: Rent, $5,500; postage, expressage, exchange and telegraph, $5,277.39; advertising, $481.49; other expenditures, $37,246.62; total		48,505 50
Aggregate Expenditures during the year in cash		$520,123 32

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$39,044,329	$564,283 64
Written or renewed in 1883	40,833,378	580,218 83
Totals	$79,877,707	$1,144,502 47
Deduct expirations and cancellations	36,162,906	497,742 47
In force December 31, 1883	$43,714,801	$646,762 00
Deduct amount reinsured	2,764,767	50,374 38
Net amount in force	$40,950,034	$596,387 62

Recapitulation of Fire Risks and Premiums.

Year written	Term	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$26,020,126	$374,572 69	1--2	$187,286 34
1882	Two years	119,251	1,626 05	1—4	406 51
1883	Two years	106,197	1,402 66	3—4	1,052 00
1881	Three years	2,319,298	31,282 29	1--6	5,213 72
1882	Three years	2,915,415	39,369 01	1—2	19,684 50
1883	Three years	3,021,903	42,671 36	5—6	35,559 47
1881	Four years	20,925	345 63	3—8	129 61
1882	Four years	47,700	658 42	5—8	411 52
1883	Four years	35,275	533 63	7—8	466 93
1879	Five years	1,006,959	15,689 75	1-10	1,568 97
1880	Five years	957,194	15,110 06	3-10	4,533 00
1881	Five years	1,273,505	20,264 25	1—2	10,132 13
1882	Five years	1,619,107	27,614 26	7-10	19,329 98
1883	Five years	1,487,179	25,247 56	9-10	22,722 80
Total amounts		$40,950,034	$596,387 62	.....	$308,497 48

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$7,645,239 94
Total losses paid since organization	4,081,964 75
Total cash dividends declared since the Company commenced business	504,972 70
Total dividends declared payable in stock since organization	81,250 00
Total amount of the Company's stock owned by the directors at par value	63,375 00
Total amount of fire losses incurred during the year	291,695 28

Business in the State of New York during the year.

Fire risks written	$3,209,654 00
Premiums received	28,073 88
Losses paid	4,596 02
Amount of losses incurred	9,045 17
Amount of taxes paid to various fire departments	617 20

ATLANTIC FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

[Organized May, 1852; commenced business June, 1852.]

J. S. PARISH, *President.* T. W. HAYWARD, *Secretary*

Attorney for the State of New York, FRANK W. PARKER, Esq., 78 Cedar Street, New York.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned unincumbered		$153,280 26

Stocks, etc., owned by the Company.

	Par value.	Market value.	
National Bank of Commerce stock	$5,000 00	$5,300 00	
Weybosset National Bank stock	5,650 00	7,283 50	
Merchants' National Bank stock	10,000 00	13,800 00	
Fourth National Bank stock	16,900 00	21,125 00	
Rhode Island Safe Deposit Company stock	1,000 00	1,100 00	
Chicago and Alton R. R. Co. stock	14,300 00	19,019 00	
Michigan Central R. R. Co. stock	20,000 00	18,000 00	
Total par and market values	$72,850 00	$85,632 50	85,632 50
Cash in office, $139.42; in bank, $3,084.29; total			3,223 71
Premiums in due course of collection			6,749 48
Rents due and accrued			4,010 83
Aggregate amount of all actual, available Assets			$252,896 78

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$3,678 68	
Losses unadjusted, including all reported and supposed losses	7,862 40	
Losses resisted, including interest, costs and expenses	500 00	
Net amount of unpaid losses and claims		$12,041 08
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$24,710 69	
Unearned premiums, *pro rata*, on fire risks running more than one year	4,034 92	
Unearned premiums, at 100 per cent, on marine risks	225 85	
Total unearned premiums		28,971 46
Cash dividends to stockholders, unpaid		21 00
Salaries and other miscellaneous expenses, due and accrued		120 86
Borrowed money, due and to become due		4,000 00
All other liabilities, viz.: Commissions and brokerage, $1,630.10; reinsurances, $240.48; total		1,870 58
Total Liabilities, except capital and net surplus		$47,024 98
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		5,871 80
Aggregate Liabilities, including paid up capital and net surplus,		$252,896 78

III. INCOME DURING THE YEAR

	Fire.	Marine.	
Gross cash premiums received	$58,098 68	$12,876 11	
Deduct reinsurance, rebate and return premiums	5,408 02	8,043 08	
Net cash received for premiums	$52,690 66	$4,833 03	$57,523 69

Interest and dividends received from all other sources	4,761 88
Received for rent	9,411 27
Aggregate Income received during the year in cash	$71,696 84

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses	$32,750 61	$457 83	
Deduct salvages and reinsurance	2,513 36	254 55	
Net amount paid for losses	$30,237 25	$203 28	$30,440 53
Dividends paid			12,118 00
Commissions and brokerage			10,381 40
Salaries and other charges of officers, clerks and other employes			9,885 22
State, national and local taxes			1,270 83
All other payments			4,351 22
Aggregate Expenditures during the year in cash			$68,447 20

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1882	$4,618,922	$49,162 59	$212,199	$2,473 16
Written or renewed in 1883	5,848,606	58,397 56	1,755 073	12,236 46
Totals	$10,467,528	$107,560 15	$1,967,272	$14,709 62
Deduct expirations and cancellations	5,303,467	49,533 52	1,838,836	13,531 93
In force December 31, 1883	$5,164,061	$58,026 63	$128,436	$1,177 69
Deduct amount reinsured	115,284	1,151 69	95,184	951 84
Net amount in force	$5,048,777	$56,874 94	$33,252 00	$225 85

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$4,451,293	$49,421 39	1—2	$24,710 69
1882	Two years	3,000	39 13	1—4	9 78
1883	Two years	4,500	55 96	3—4	41 97
1881	Three years	51,550	765 85	1—6	127 64
1882	Three years	39,550	484 19	1—2	242 10
1883	Three years	104,825	1,352 44	5—6	1,127 03
1882	Four years	600	6 00	5—8	3 75
1879	Five years	55,425	748 72	1-10	74 87
1880	Five years	66,144	920 51	3-10	276 15
1881	Five years	93,640	1,018 51	1—2	524 25
1882	Five years	99,800	1,108 20	7-10	775 74
1883	Five years	78,450	924 04	9-10	831 64
Totals		$5,048,777	$56,874 94	.....	$28,745 61

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,302,927 90
Total losses paid since organization	2,460,713 13
Total cash dividends declared since the Company commenced business	377,000 00
Total dividends declared payable in stock since organization	50,000 00
Total amount of the Company's stock owned by the directors at par value	60,900 00
Total amount of fire losses incurred during the year	36,018 93
Total amount of marine losses incurred during the year	203 28

Business in the State of New York during the year.

Fire risks written	$1,901,206 00
Premiums received	13,321 75
Losses paid	8,976 89
Amount of losses incurred	9,416 10
Amount of taxes paid to various fire departments	227 91
Amount paid the Comptroller for taxes on premiums	85 42

BOATMAN'S FIRE AND MARINE INSURANCE COMPANY.

PITTSBURGH, PA.

[Organized May 20, 1865; commenced business May 23, 1865.]

OLIVER P. SCAIFE, *President.* EARL S. GARDNER, *Secretary.*

Attorney for the State of New York, GEORGE H. PELL, No. 55 Liberty street, New York.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$60,925 12
Loans on bond and mortgage (first liens)	65,520 05
Interest due and unpaid on bond and mortgage loans	15 08
Interest accrued thereon	537 11

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Pittsburgh, Cincinnati and St. Louis Ry. Co. bonds.	$65,000 00	$78,975 00	
Monongahela Water Co. stock	950 00	1,976 00	
People's Savings Bank stock	1,300 00	2,145 00	
Exchange National Bank stock	5,450 00	8,938 00	
Co. bonds	2,500 00	3,125 00	
Pittsburgh, Allegheny and Manchester Pass. Ry. Co. stock	5,800 00	10,440 00	
City of Pittsburgh registered water bonds	9,000 00	11,160 00	
City of Pittsburgh coupon water bonds	8,000 00	9,920 00	
City Insurance Co. stock, Pittsburg	1,250 00	1,550 00	
Liberty School Sub-district bonds, Pittsburgh	2,000 00	2,320 00	
Safe Deposit Co. stock, Pittsburgh	2,250 00	2,250 00	
Pittsburgh and Connellsville R. R. Co. bonds	10,000 00	12,450 00	
Iron City National Bank stock, Pittsburgh	2,000 00	4,240 00	
Erie and Pittsburgh R. R. Co. bonds	5,000 00	5,750 00	
Citizens' National Bank stock, Pittsburgh	4,650 00	6,324 00	
Pittsburgh City street bonds	5,000 00	5,375 00	
Erie and Pittsburgh R. R. Co. stock	15,000 00	16,800 00	
Allegheny Valley R. R. Co. bonds	12,000 00	15,000 00	
Point Bridge Co. second mortgage bonds, Pittsburgh	1,700 00	1,793 50	
Merchants and Manufacturers' National Bank stock	2,500 00	2,925 00	
Pittsburgh, Allegheny and Manchester Pass. Ry. Co. bonds	6,000 00	6,360 00	
Safe Deposit Co., Pittsburgh, new stock	7,750 00	775 00	
Total par and market value	$175,100 00	$210,591 50	210,591 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Bank of Pittsburgh stock	$7,250 00	$10,150 00	$9,000 00	
People's Insurance Co. stock	250 00	377 50	200 00	
Pittsburgh, Cincinnati and St. Louis Ry. Co. bonds	2,000 00	2,430 00	2,000 00	
Pittsburgh, Cincinnati and St. Louis Ry. Co. bonds	2,000 00	2,430 00	2,068 00	
Total amounts	$11,500 00	$15,387 50	$13,268 00	13,268 00

Cash in office, $2,703.92; in bank, $33,729.51; total	36,433 43
Premiums in due course of collection	16,141 31
Bills receivable, not matured, taken for premiums	1,493 33
Rents due and accrued	405 34
Aggregate amount of all actual, available Assets	$405,330 27

Items not Admitted.

Non-dividend paying bonds	$6,169 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$491 06	
Losses unadjusted, including all reported and supposed losses	14,046 86	
Net amount of unpaid losses and claims		$14,537 92
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$48,135 67	
Unearned premiums, *pro rata*, on fire risks running more than one year	9,191 76	
Unearned premiums, at 50 per cent, on inland navigation risks	2,004 17	
Total unearned premiums		59,331 60
Salaries and other miscellaneous expenses due and accrued		911 69
All other liabilities		8,180 09
Total liabilities, except capital and net surplus		$82,961 30
Joint-stock capital paid up in cash		250,000 00
Surplus beyond all liabilities		72,368 97
Aggregate Liabilities, including paid up capital and net surplus,		$405,330 27

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$125,276 54	$17,744 25	
Deduct reinsurance, rebate and return premium	20,169 73	3,832 56	
Net cash received for premiums	$105,106 81	$13,911 69	$119,018 50
Interest received on bonds and mortgages			4,625 06
Interest and dividends received from all other sources			14,145 40
Received for rent			3,268 41
Income from all other sources			168 04
Aggregate Income received during the year in cash			$141,225 41

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$55,073 65	$7,966 05	
Deduct salvages and reinsurances	.....	95 44	
Net amount paid for lossess	$55,073 65	$7,870 61	$62,944 26
Dividends paid			20,000 00
Commissions and brokerage			21,923 51
Salaries and other charges of officers, clerks and other employes			6,605 96
State, national and local taxes			3,695 02
All other payments			6,174 82
Aggregate Expenditures during the year in cash			$121,343 57

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$5,755,248	$74,699 31	$271,979	$7,473 20
Written or renewed in 1883	10,478,428	131,411 10	1,572,882	15,384 01
Totals	$16,233,676	$206,110 41	$1,844,861	$22,857 21
Deduct expirations and cancellations	9,207,347	92,650 57	1,788,028	18,548 88
In force December 31, 1883	$7,026,329	$113,459 84	$56,833	$4,308 33
Deduct amount reinsured	44,800	618 85	3,000	300 00
Net amount in force	$6,981,529	$112,840 99	$53,833	$4,008 33

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$5,620,512	$96,271 33	1—2	$48,135 67
1883	Two years	1,250	15 25	3—4	11 44
1881	Three years	347,320	4,183 05	1—6	697 17
1882	Three years	423,248	5,162 73	1—2	2,581 37
1883	Three years	552,549	6,722 05	5—6	5,601 71
1883	Four years	10,000	100 00	7—8	87 50
1879	Five years	5,000	56 25	1-10	5 63
1880	Five years	5,500	65 25	3-10	19 57
1881	Five years	9,000	128 00	1—2	64 00
1883	Five years	7,150	137 08	9-10	123 37
Totals		$6,981,529	$112,840 99		$57,327 43

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,170,415 44
Total losses paid since organization	655,281 94
Total cash dividends declared since the Company commenced business	187,107 50
Total dividends declared payable in stock since organization	112,500 00
Total amount of the Company's stock owned by the directors at par value	49,950 00
Total amount loaned to stockholders and officers	7,568 00
Total amount of fire losses incurred during the year	62,707 38
Total amount of inland losses incurred during the year	10,270 07

Business in the State of New York during the year.

	Fire.	Inland.
Fire risks written	$2,783,240 19	
Premiums received	24,188 85	$9 00
Losses paid	7,387 29	697 27
Amount of losses incurred	7,522 95	952 27

Amount of taxes paid to the Insurance Department on premiums under reciprocal law	$473 17
Amount paid the Comptroller for taxes on premiums	168 74

CALIFORNIA INSURANCE COMPANY.

SAN FRANCISCO, CALIFORNIA.

[Organized and commenced business February, 1861.]

C. T. HOPKINS, *President.* L. L. BROMWELL, *Secretary.*

Attorney for the State of New York, SAMUEL R. WEED, 6 Pine street, New York.

Capital stock of the Company paid up, $600,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$136,882 55
Loans on bond and mortgage (first liens)	14,804 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$150,000 00	$185,250 00
Oakland Gas Co. bonds	25,000 00	25,500 00
Los Angelos Gas Co. bonds	15,000 00	15,750 00
Southern Pacific R. R. bonds	50,000 ,0	51,750 00
Spring Valley Water Co. bonds	33,000 00	38,940 00
Bank of California stock	27,200 00	45,560 00
First National Gold Bank stock	30,000 00	37,350 00
Safe Deposit and Trust Co. stock	15,000 00	7,425 00
Grangers' Bank stock	20,000 00	10,800 00

	Par value.	Market value.	
California Wire Works Co. stock	$10,000 00	$10,000 00	
Pacific Rolling Mills Co. stock	20,000 00	24,000 00	
Wells, Fargo & Co. stock	20,000 00	22,800 00	
Oakland Bank of Savings stock	40,000 00	22,400 00	
Geary Street, Park and Ocean R. R. Co. stock	25,000 00	24,831 25	
Northern Pacific R. R. bonds	80,000 00	82,400 00	
Total par and market value	$560,200 00	$604,756 25	$604,756 25

Collateral Loans.

	Par Value.	Market Value.	Amount Loaned.	
San Francisco Gas Co. stock	$10,000 00	$5,100 00	$3,800 00	3,800 00
Cash in office, $10,023.07; in bank, $155,251.34; total				165,274 41
Interest due and accrued on stocks and bonds				7,620 80
Premiums in due course of collection				21,083 81
Bills receivable, not matured, taken for premiums				19,962 70
Aggregate amount of all actual, available Assets				$974,184 52

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$23,655 41	
Losses resisted, including interest, costs and expenses	2,500 00	
Net amount of unpaid losses and claims		$26,155 41
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$142,247 61	
Unearned premiums, *pro rata*, on fire risks running more than one year	35,338 61	
Unearned premiums, at 100 per cent, on marine risks	54,469 14	
Total unearned premiums		232,055 36
All other liabilities		3,162 57
Total Liabilities, except capital and net surplus		$261,373 34
Joint-stock capital paid up in cash		600,000 00
Surplus beyond all liabilities		112,811 18
Aggregate Liabilities, including paid up capital and net surplus,		$974,184 52

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received	$371,505 35	$107,759 11	
Deduct reinsurance, rebate and return premiums	49,822 36	28,572 93	
Net cash received for premiums	$321,682 99	$79,286 18	$400,969 17
Interest received on bonds and mortgages			1,519 75
Interest and dividends received from all other sources			32,926 92
Received for rent			7,020 00
Aggregate Income received during the year in cash			$442,435 84

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Net amount paid for losses	$107,936 63	$27,233 53	$135,170 16
Dividends paid			72,000 00
Commissions and brokerage			49,565 07
Salaries and other charges of officers, clerks and other employes			33,641 47
State, national and local taxes			9,159 12
All other payments and expenditures			46,146 83
Aggregate Expenditures during the year in cash			$345,682 65

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1882	$17,080,292	$247,790 80	$785,515	$54,415 64
Written or renewed in 1883	26,351,022	358,127 87	5,734,905	107,610 05
Totals	$43,431,314	$605,918 67	$6,520,420	$162,025 69
Deduct expirations and cancellations	19,065,775	252,644 88	5,514,934	96,930 80
In force December 31, 1883	$24,365,539	$353,273 79	$1,005,486	$65,094 89
Deduct amount reinsured	847,963	13,970 01	202,581	10,625 75
Net amount in force	$23,517,576	$339,303 78	$802,905	$54,469 14

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$17,690,453	$257,717 48	1—2	$128,858 74
1882	Two years	141,220	2,033 32	1—4	508 33
1883	Two years	80,470	1,078 94	3—4	809 21
1881	Three years	915,902	13,289 55	1—6	2,214 92
1882	Three years	1,858,208	25,514 10	1—2	12,757 05
1883	Three years	2,058,644	29,131 96	5—6	24,276 63
1882	Four years	9,897	219 92	5—8	137 45
1883	Four years	6,960	97 05	7—8	84 92
1881	Five years	94,450	1,263 65	1—2	631 82
1882	Five years	297,506	3,924 32	7-10	2,777 01
1883	Five years	363,866	5,033 49	9-10	4,530 14
Totals		$23,517,576	$339,303 78	.....	$177,586 22

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,989,376 52
Total losses paid since organization	1,857,014 24
Total cash dividends declared since the Company commenced business	898,200 00
Total dividends declared payable in stock since organization	50,000 00
Total amount of the Company's stock owned by the directors at par value	74,800 00
Total amount of fire losses incurred during the year	125,016 74
Total amount of marine losses incurred during the year	24,722 96

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Oregon	$50,000 00
Liability	5,400 00

Business in the State of New York during the year.

Fire risks written	$1,214,150 00
Premiums received	7,819 00
Losses paid	2,646 43
Amount of losses incurred	2,646 43

CITIZENS' INSURANCE COMPANY.

PITTSBURGH, PA.

[Organized or incorporated March 7, 1849; commenced business May 1, 1850.]

WILLIAM G. JOHNSTON, *President.* WALTER MORRIS, *Secretary.*

Attorney for the State of New York, A. C. MILNE. 393 Canal street, New York.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned unincumbered	$8,000 00
Loans on bond and mortgage (first liens)	194,379 97
Interest due and unpaid on bond and mortgage loans	165 00
Interest accrued thereon	3,084 95

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Springfield Public School bonds, Pittsburgh	$4,000 00	$4,160 00	
Sixth Ward Public School bonds, Allegheny	5,000 00	6,250 00	
Howard Public School bonds, Pittsburgh	8,000 00	8,320 00	
United States bonds	5,000 00	5,620 00	
Pittsburgh and Birmingham Pass'l Railway bonds	1,500 00	1,725 00	
Pittsburgh Temporary Loan bonds	17,500 00	17,500 00	
Pittsburgh and Connellsville Railway bonds	1,000 00	1,100 00	
Allegheny City Renewal bonds	5,000 00	5,050 00	
Allegheny County Compromise bonds	1,000 00	1,110 50	
Steubenville and Indiana R. R. bonds	3,000 00	3,090 00	
First National Bank stock, Allegheny	10,000 00	17,800 00	
Safe Deposit Co. stock, Pittsburgh	5,000 00	5,000 00	
Masonic Bank stock, Pittsburgh	5,000 00	5,800 00	
Metropolitan National Bank stock, Pittsburgh	10,000 00	10,000 00	
Citizens' National Bank stock, Pittsburgh	5,000 00	6,825 00	
Allegheny National Bank stock, Pittsburgh	8,250 00	11,220 00	
Duquesne National Bank stock, Pittsburgh	12,200 00	14,640 00	
Third National Bank stock, Pittsburgh	10,000 00	15,700 00	
Marine National Bank stock, Pittsburgh	10,000 00	10,000 00	
Mechanics' National Bank stock, Pittsburgh	1,250 00	2,537 50	
First National Bank stock, Pittsburgh	1,900 00	3,354 50	
Birmingham Insurance Co. stock, Pittsburgh	4,500 00	3,780 00	
Allegheny Insurance Co. stock, Pittsburgh	1,000 00	1,100 00	
Monongahela Insurance Co. stock, Pittsburgh	1,250 00	1,250 00	
Suspension Bridge Insurance Co. stock, Pittsburgh,	2,500 00	8,000 00	
Eagle Cotton Mills Co. stock, Pittsburgh	1,000 00	500 00	
New York and Cleveland Coal Co. stock	750 00	1,050 00	
Lawrence R. R. Co. stock	1,400 00	1,820 00	
Pittsburgh, McKeesport and Y. R. R. Co. stock	10,000 00	10,000 00	
Total par and market values	$152,100 00	$184,302 50	$184,302 50

Collateral Loans

	Par value.	Market value.	Amount loaned.	
Iron City National Bank stock	$700 00	$1,428 00	$1,710 00	
Mechanics' National Bank stock	250 00	507 50		
Union Storage Co. certificate	1,000 00	791 43	791 43	
Duquesne Incline Plane Co. stock	800 00	850 00	750 00	
Monongahela Ins. Co. stock	6,000 00	6,000 00	5,000 00	
Allegheny Gas Co. stock	6,625 00	10,298 00	9,500 00	
Masonic Bank stock	5,000 00	5,800 00	4,800 00	
Monongahela Incline Plane Co. st'k,	3,550 00	4,615 00	3,550 00	
First National Bank stock	1,500 00	2,625 00	8,000 00	
Delaware Mutual Ins. Co. stock	300 00	600 00		
Monongahela Ins. Co. stock	1,500 00	1,500 00		
Mechanics' National Bank stock	500 00	1,025 00		
City Insurance Co. stock	5,900 00	7,080 00		
Allegheny Gas Co. stock	2,600 00	4,368 00	2,500 00	
Ashtabula & Pittsb. R. R. Co. bds	7,000 00	7,100 00	6,100 00	
Third National Bank stock	1,000 00	1,570 00	2,100 00	
Citizens' National Bank stock	500 00	680 00		
Union Insurance Co. stock	4,000 00	4,000 00	3,200 00	
Pitts., Cin. & St. L. R'way Co. bds,	1,000 00	1,200 00	2,750 00	
Mt. Oliver Incline Plane Co. bonds,	2,000 00	2,000 00		
Marine National Bank stock	1,500 00	1,500 00	950 00	
Sixth Ward School bonds	13,000 00	15,600 00	13,000 00	
United States bonds	5,000 00	6,200 00	5,000 00	
Western Insurance Co. stock	400 00	560 00	400 00	
Penn. Insurance Co. stock	2,500 00	2,900 00	1,500 00	
Woodruff Car Co. stock	2,500 00	1,500 00	937 50	
Fifth Avenue Bank stock	3,500 00	3,150 00	2,500 00	
Freehold Bank stock	1,000 00	1,100 00	1,000 00	
Total amounts	$81,125 00	$96,547 93	$76,038 93	76,038 93

Cash in office, $22,931.39; in bank, $100,124.36; total	123,055 75
Interest due and accrued on stocks and bonds	366 66
Interest due and accrued on collateral loans	18 34
Premiums in due course of collection	15,265 15
Bills receivable, not matured, taken for premiums	2,483 33
Rents due and accrued	100 00
Aggregate amount of all actual, available Assets	$607,260 58

II. LIABILITIES.

Net amount of unpaid losses and claims		$11,873 93
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$42,202 71	
Unearned premiums, *pro rata*, on fire risks running more than one year	22,627 17	
Unearned premiums, at 50 per cent on inland navigation risks	2,782 27	
Total unearned premiums		67,612 15
Salaries and other miscellaneous expenses, due and accrued		692 78
Commissions and brokerage		307 22
Total Liabilities, except capital and net surplus		$80,486 08
Joint-stock capital paid up in cash		500,000 00
Surplus beyond all liabilities		26,774 50
Aggregate Liabilities, including paid up capital and net surplus,		$607,260 58

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$117,280 18	$9,783 48	
Deduct reinsurance, rebate and return premiums	15,255 82	.....	
Net cash received for premiums	$102,024 36	$9,783 48	$111,807 84
Interest received on bonds and mortgages			4,972 86
Interest and dividends received from all other sources			18,123 20
Received for rent			573 50
Received for increased capital		$300 000 00	
Aggregate Income received during the year in cash			$135,477 40

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Net amount paid for losses	$47,579 19	$1,154 4.	$48,733 60
Dividends paid			16,000 00
Commissions and brokerage			23,109 44
Salaries and other charges of officers, clerks and other employes			6,320 14
State, national and local taxes			3,265 89
All other payments			12,921 54
Aggregate Expenditures during the year in cash			$110,350 61

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$4,910,320	$53,275 79	$61,416	$4,573 33
Written or renewed in 1883	12,319,318	128,731 16	2,421,275	10,086 38
Totals	$17,229,638	$182,006 95	$2,482,691	$14,659 71
Deduct expirations and cancellations	6,297,299	58,558 90	2,330,975	8,740 16
In force December 31, 1883	$10,932,339	$123,448 05	$151,716	$5,919 55
Deduct amount reinsured	260,513	3,072 47	5,500	355 00
Net amount in force	$10,671,826	$120,375 58	$146,216	$5,564 55

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1883.....	One year or less	$7,627,149	$84,405 42	1—2	$42,202 71
1882.....	Two years	28,450	300 09	1—4	75 02
1883.....		38,750	357 41	3—4	268 06
1881.....	Three years.....	549,146	6,346 22	1—6	1,057 70
1882.....		734,220	8,696 10	1—2	4,348 05
1883.....		1,562,659	18,435 21	5—6	15,362 67
1881.....	Four years.....	3,500	50 00	3—8	18 75
1883.....		15,350	173 04	7—8	151 41
1879.....	Five years	5,000	55 00	1-10	5 50
1881.....		8,000	72 00	1—2	36 00
1882.....		8,500	161 50	7-10	112 77
1883.....		101,102	1,323 59	9-10	1,191 23
Totals.....		$10,671,826	$120,375 58	.....	$64,829 87

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	$1,580,115 00
Total losses paid since organization.....	677,962 00
Total cash dividends declared since the Company commenced business.....	579,000 00
Total amount of the Company's stock owned by the directors at par value.....	120,900 00
Total amount loaned to stockholders and officers.....	23,337 50
Total amount of fire losses incurred during the year.....	52,854 85
Total amount of inland losses incurred during the year.....	2,654 41

Business in the State of New York during the year.

	Fire.	Inland.
Risks written.....	$3,373,520 00	$2,147,859 00
Premiums received	29,472 49	3,665 25
Losses paid	13,317 18	944 88
Amount of losses incurred.....	13,317 18	1,444 88

Amount of taxes paid to the Insurance Department on premiums, under reciprocal law.....	$283 10
Amount of taxes paid to various fire departments.....	182 89
Amount paid the Comptroller for taxes on premiums	165 28

COMMERCIAL INSURANCE COMPANY.

SAN FRANCISCO, CAL.

[Organized or incorporated February 26, 1872; commenced business March 1, 1872.]

JOHN H. WISE, *President.* CHARLES A. LATON, *Secretary.*

Attorney for the State of New York, JOHN C. MILLS, 33 Pine Street, New York.

Capital stock of the Company paid up in cash, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	$1,500 00
Loans on bond and mortgage (first liens).....	183,187 83
Interest due and accrued thereon.....	717 33

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Merchant's Exchange Bank stock	$190,000 00	$43,700 00	
United States bonds.....	50,000 00	61,875 00	
Shasta County bonds.....	16,000 00	17,200 00	
Spring Valley W. W. stock	15,000 00	12,900 00	
North Beach and Mission R. R. stock.....	12,000 00	11,280 00	
Total par and market values.....	$283,000 00	$146,955 00	146,955 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
California Furn. Manuf. Co. stock..	$12,000 00	$12,000 00	$4,000 00	
Safe Deposit Co. stock	5,000 00	2,500 00	2,000 00	
Total amounts.....	$17,000 00	$14,500 00	$6,000 00	
				$6,000 00
Cash in office, $8,081.99; in bank, $28,326.35; total				36,408 34
Interest due and accrued on collateral loans.....				40 29
Premiums in due course of collection..				46,143 17
Bills receivable, not matured, taken for premiums.....				10,773 10
Aggregate amount of all actual, available Assets				$431,725 06

Items not admitted as Available Assets.

Loan on merchandise in warehouse	$250 00	
Loan on personal security.....	2,950 00	
Mortgage loans in excess of 50 per cent marginal value	1,448 53	
Total.....	$4,648 53	

II. LIABILITIES.

Net amount of unpaid losses and claims.....		$14,100 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$73,552 78	
Unearned premiums, *pro rata*, on fire risks running more than one year	9,581 95	
Unearned premiums, at 50 per cent, on inland navigation risks	15,994 27	
Unearned premiums, at 100 per cent, on marine risks	1,511 06	
Total unearned premiums		100,640 06
Commissions and brokerage, $7,781.07; return premiums, $6,900; total		14,681 07
Total Liabilities, except capital and net surplus.....		$129,421 13
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		102,303 93
Aggregate Liabilities, including paid up capital and net surplus,		$431,725 06

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$194,553 20	$52,458 32	
Deduct reinsurance, rebate and return premiums...	30,598 81	7,001 42	
Net cash received for premiums.....	$163,954 39	$45,456 90	
			$209,411 29
Interest received on bonds and mortgages			13,562 98
Interest and dividends received from all other sources.....			5,748 79
Received for rent			56 25
Income from all other sources.....			193 36
Aggregate Income received during the year in cash			$228,972 67

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Net amount paid for losses.....	$52,181 70	$34,537 04	
			$86,718 74
Dividends paid			24,000 00
Commissions and brokerage.....			35,619 16
Salaries and other charges of officers, clerks and other employes...			24,621 70
State, national and local taxes.....			2,663 72
All other payments.....			18,666 81
Aggregate Expenditures during the year in cash.....			$192,290 13

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1882	$6,878,563	$115,762 84	$555,845	$41,567 70
Written or renewed in 1883	13,982,015	217,787 10	1,946,606	52,398 05
Totals	$20,860,578	$333,549 94	$2,502,451	$93,965 75
Deduct expirations and cancellations	9,927,384	161,718 92	2,143,232	59,804 16
In force December 31, 1883	$10,933,194	$168,831 02	$359,219	$34,161 59
Deduct amount reinsured	330,363	6,810 13	22,950	761 98
Net amount in force	$10,602,831	$162,020 89	$336,269	$33,399 61

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$10,145,891	$153,678 29	1–2	$76,839 14
1883	Two years	11,250	252 89	3–4	189 69
1881	Three years	127,468	2,419 50	1–6	403 25
1882	Three years	214,030	3,752 25	1–2	1,876 12
1883	Three years	397,905	8,163 37	5–6	6,806 98
1883	Five years	36,650	559 72	9–10	503 75
Totals		$10,933,194	$168,831 02		$86,618 93

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,187,980 22
Total losses paid since organization	954,247 44
Total cash dividends declared since the Company commenced business	384,000 00
Total dividends declared payable in stock since organization	80,000 00
Total amount of the Company's stock owned by the directors at par value	122,000 00
Total amount loaned to stockholders and officers	21,000 00
Total amount of fire losses incurred during the year	57,056 70
Total amount of marine and inland losses incurred during the year	36,987 04

Amounts deposited in various States and countries for the protection of policyholders, as follows, viz.:

	Deposits.	Liabilities.
State of Oregon	$61,875 00	$10,476 76

Business in the State of New York during the year.

Fire risks written	$2,530,086 0
Premiums received	14,835 25
Losses paid	8 98
Amount of losses incurred	8 98

CONCORDIA FIRE INSURANCE COMPANY.

MILWAUKEE, WIS.

[Organized or incorporated March 7, 1870; commenced business March 22, 1870.]

JOBST H. BUENING, *President.* GUSTAV WOLLAEGER, *Secretary.*

Attorney for the State of New York, G. T. PATTERSON, JR., No. 170 Broadway, New York.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$265,125 00
Interest due and unpaid on bond and mortgage loans	90 00
Interest accrued thereon	4,210 87

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
New Holstein Township, Wisconsin, bonds	$30,000 00	$30,000 00	
Schleswig Township, Wisconsin, bonds	10,000 00	10,000 00	
Milwaukee County Court-house Refunding bonds	40,000 00	41,000 00	
Cook County, Illinois, bonds	5,000 00	5,825 00	
Chicago City River Improvement bonds	7,000 00	8,395 00	
Chicago City Water Loan bonds	8,000 00	9,480 00	
Total par and market values	$100,000 00	$104,700 00	$104,700 00
Cash in office, $876.94; in bank, $14,617.95; total			15,494 89
Interest due and accrued on stocks and bonds			2,102 73
Premiums in due course of collection			14,505 22
Aggregate amount of all actual, available Assets			$406,228 71

II. LIABILITIES.

Net amount of unpaid losses and claims		$8,900 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$35,368 97	
Unearned premiums, *pro rata*, on fire risks running more than one year	69,351 71	
Total unearned premiums		104,720 68
Commissions and brokerage		2,986 55
Total Liabilities, except capital and net surplus		$116,607 23
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		89,621 48
Aggregate Liabilities, including paid up capital and net surplus,		$406,228 71

III. INCOME DURING THE YEAR.

Gross cash premiums received	$122,754 38	
Deduct reinsurance, rebate and return premiums	8,264 60	
Net cash received for premiums (all fire)		$114,489 78
Interest received on bonds and mortgages		14,112 14
Interest and dividends received from all other sources		5,234 46
Aggregate Income received during the year in cash		$133,836 33

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$44,167 75	
Deduct salvages and reinsurances	2,960 18	
Net amount paid for losses (all fire)		$41,207 58
Dividends paid		8,000 00
Commissions and brokerage		23,172 45
Salaries and other charges of officers, clerks and other employes		6,464 60
State, national and local taxes		2,319 43
All other payments, viz.: Rent, stationery, postage, etc		8,673 72
Aggregate Expenditures during the year in cash		$89,837 18

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$11,375,938	$144,645 73
Written or renewed in 1883	9,923,440	129,931 83
Totals	$21,299,378	$274,577 56
Deduct expirations and cancellations	6,068,839	74,644 60
In force December 31, 1883	$15,230,539	$199,932 96
Deduct amount reinsured	96,974	1,761 82
Net amount in force	$15,133,565	$198,171 14

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$4,754,414	$70,737 94	1—2	$35,368 97
1882	Two years	77,575	555 83	1—4	138 96
1883		73,060	585 84	3—4	439 38
1881	Three years	2,319,359	27,429 16	1—6	4,571 52
1882		2,684,427	31,168 44	1—2	15,584 22
1883		3,371,231	39,175 37	5—6	32,646 14
1880	Four years	3,500	62 00	1—8	7 75
1881		11,300	148 98	3—8	55 87
1882		11,225	99 96	5—8	62 47
1883		11,930	177 42	7—8	155 24
1879	Five years	247,107	3,866 71	1-10	386 67
1880		314,369	4,787 17	3-10	1,436 14
1881		358,560	5,529 52	1—2	2,764 76
1882		438,821	6,797 64	7-10	4,758 34
1883		456,687	7,049 16	9-10	6,344 25
Totals		$15,133,565	$198,171 14	.....	$104,720 68

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$630,360 32
Total losses paid since organization	256,103 59
Total cash dividends declared since the Company commenced business	41,667 63
Total amount of the Company's stock owned by the directors at par value	99,200 00
Total amount loaned to stockholders and officers	56,200 00
Total amount of fire losses incurred during the year	50,107 58

Business in the State of New York during the year.

Fire risks written	$410,440 00
Premiums received	3,093 12

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

[Organized June, 1850; commenced business July, 1850.]

J. D. BROWNE, *President.* CHARLES R. BURT, *Secretary.*

Attorney in the State of New York, WILLIAM A. SCOTT, No. 170 Broadway, New York.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$38,685 00
Loans on bond and mortgage (first liens)	418,850 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$120,000 00	$148,500 00
State of Connecticut bonds	11,000 00	11,000 00
City of Hartford bonds	15,000 00	15,750 00
City of New Britain bonds	15,000 00	15,750 00
City of Middletown bonds	20,000 00	20,600 00
City of Toledo, Ohio, bonds	10,000 00	10,500 00
City of Erie, Penn., bonds	10,000 00	10,300 00
Cass County, Dakota, bonds	13,000 00	13,000 00
Michigan Central R. R. Co. bonds	20,000 00	24,800 00
Canada Southern R. R. Co. bonds	50,000 00	49,000 00
Quincy, Alton and St. Louis R. R. Co. bonds	49,000 00	46,550 00
New York, New Haven and Hartford R. R. Co. bonds, guaranteed	40,000 00	50,800 00

	Par value.	Market value.	
Tiffin, Ohio, Gas Co. bonds	$14,000 00	$14,000 00	
Erie Railroad gold bonds	20,000 00	25,600 00	
Broadway and Seventh Avenue R. R. Co. bonds	20,000 00	20,000 00	
Dayton and Michigan R. R. Co. bonds	25,000 00	25,000 00	
Chicago, Burlington and Quincy R. R. Co. bonds	7,000 00	6,020 00	
Detroit, Lansing and Northern R. R Co. guaranteed bonds	2,000 00	2,040 00	
Pittsburg, Ft. Wayne and Chicago R. R. Co. bonds	9,000 00	9,000 00	
Chicago, Burlington and Quincy R. R. Co. stock	62,700 00	75,867 00	
Chicago, Iowa and Nebraska R. R. Co. stock	10,000 00	15,000 00	
New York, New Haven and Hartford R. R. Co. stock	60,000 00	160,200 00	
Pittsburg, Fort Wayne and Chicago R. R. Co. stock	30,000 00	40,200 00	
Boston & Albany R. R. Co. stock	11,000 00	19,360 00	
New York Central and Hudson R. R. R. Co. stock	20,000 00	22,600 00	
Detroit, Lansing and Northern R. R. Co. preferred stock	20,000 00	22,600 00	
Chicago, Rock Island and Pacific R. R. Co. stock	10.000 00	11,800 00	
Importers and Traders' National Bank, New York, stock	31,000 00	83,700 00	
Fulton National Bank, New York, stock	6,900 00	8,625 00	
Farmers and Mechanics' National Bank, Hartford, stock	18,800 00	23,782 00	
National Exchange Bank, Hartford, stock	20,600 00	30,900 00	
Hartford National Bank stock	30,000 00	52,500 00	
First National Bank, Hartford, stock	18,500 00	21,275 00	
Ætna National Bank, Hartford, stock	10,000 00	12,700 00	
Phœnix National Bank, Hartford, stock	15,000 00	25,950 00	
Charter Oak National Bank, Hartford, stock	9,300 00	13,485 00	
Mercantile National Bank, Hartford, stock	10,000 00	12,500 00	
Connecticut Trust and Safe Deposit Co., Hartford, stock	4,500 00	5,220 00	
First National Bank, Minneapolis, Minn., stock	10,000 00	13,000 00	
Second National Bank, New Haven, Conn., stock	2,200 00	3,564 00	
Total par and market values	$880,500 00	$1,140,038 00	$1,140,038 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
New York, New Haven and Hartford R. R. Co. stock	$1,000 00	$1,770 00	$1,200 00	
Willimantic Linen Co. stock	2,500 00	5,400 00	14,000 00	
Michigan Central R. R. Co. stock	10,000 00	9,000 00		
Union Stock Yard and Transit Co. stock, Chicago, Ill	6,000 00	10,500 00	8,050 00	
Collins Co. stock, Hartford	2,000 00	2,250 00		
American Hosiery Co. stock, New Britain	4,500 00	14,625 00	4,200 00	
Stanley Rule and Level Co. stock, New Britain	2,750 00	7,975 00		
Total amounts	$28,750 00	$51,520 00	$27,450 00	27,450 00
Cash in office, $516.39; in bank, $144,981.92; total				145,498 31
Premiums in due course of collection				67,207 89
Aggregate amount of all actual, available Assets				$1,837,729 20

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$66,625 00	
Losses resisted, including interest, costs and expenses	3,612 00	
Net amount of unpaid losses and claims		$70,237 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$295,303 76	
Unearned premiums, *pro rata*, on fire risks running more than one year	189,770 56	
Total unearned premiums		485,074 32
Total Liabilities, except capital and net surplus		$555,311 32
Joint-stock capital paid up in cash		1,000,000 00
Surplus beyond all liabilities		282,417 88
Aggregate Liabilities, including paid up capital and net surplus,		$1,837,729 20

III. INCOME DURING THE YEAR.

Gross cash premiums received	$928,220 50	
Deduct reinsurance, rebate and return premiums	138,578 10	
Net cash received for premiums (all fire)		$789,642 40
Interest received on bonds and mortgages		18,168 80
Interest and dividends received from all other sources		66,729 87
Aggregate Income received during the year in cash		$874,541 07

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$476,631 57
Dividends paid	100,000 00
Commissions and brokerage	123,239 97
Salaries and other charges of officers, clerks and other employes	47,802 64
State, national and local taxes	17,113 63
General expenses	53,922 00
Aggregate Expenditures during the year in cash	$818,709 81

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1881	$72,291,681	$809,731 32
Written or renewed in 1882	83,737,730	928,220 50
Totals	$156,029,411	$1,737,951 82
Deduct expirations and cancellations	76,031,614	813,420 84
Net amount in force	$79,997,797	$924,530 98

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$49,391,413	$590,607 52	1—2	$295,303 76
1882	Two years	222,027	1,887 45	1—4	471 86
1883	Two years	152,884	1,322 63	3—4	991 97
1881	Three years	4,146,931	44,527 00	1—6	7,421 17
1882	Three years	6,474,600	66,891 42	1—2	33,445 71
1883	Three years	8,103,608	81,416 12	5—6	67,846 77
1880	Four years	106,842	1,290 79	1—8	161 35
1881	Four years	297,740	3,012 48	3—8	1,129 68
1882	Four years	366,757	3,742 91	5—8	2,339 32
1883	Four years	346,311	3,554 28	7—8	3,110 00
1879	Five years	1,169,626	15,492 04	1-10	1,549 20
1880	Five years	1,458,799	19,622 39	3-10	5,886 72
1881	Five years	2,093,002	25,835 27	1—2	12,917 63
1882	Five years	2,627,111	31,483 15	7-10	22,038 20
1883	Five years	3,040,146	33,845 53	9-10	30,460 98
Totals		$79,997,797	$924,530 98		$485,074 32

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,889,517 97
Total losses paid since organization	2,828,893 54
Total cash dividends declared since the Company commenced business	1,015,000 00
Total amount of the Company's stock owned by the directors at par value	98,200 00
Total amount loaned to officers and directors	17,050 00
Total amount loaned to stockholders not officers	48,750 00
Total amount of fire losses incurred during the year	483,959 38

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Oregon	$50,000 00	$10,957 00
Georgia	25,000 00	8,242 00
North Carolina	10,000 00	4,419 00
Virginia	35,000 00	19,033 00

Business in the State of New York during the year.

Fire risks written	$13,007,400 00
Premiums received	128,543 36
Losses paid	72,189 27
Amount of losses incurred	71,017 87

DETROIT FIRE AND MARINE INSURANCE COMPANY.

DETROIT, MICH.

[Incorporated February 1, 1866; commenced business March 14, 1866.]

CALEB VAN HUSAN, *President.* JAMES J. CLARK, *Secretary.*

Attorney in the State of New York, HENRY T. SMITH, Buffalo, N. Y.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$43,424 76
Loans on bond and mortgage (first liens)		510,260 48
Loans on bond and mortgage upon which more than one year's interest is due (of which $12,611.31 is in process of foreclosure)		38,468 18
Interest due and unpaid on bond and mortgage loans		13,532 65
Interest accrued thereon		830 63

Stocks Bonds, etc., owned by the Company.

	Par value.	Market value.	
Public Building stock, Detroit	$1,000 00	$1,150 00	
Public Sewer bond, Detroit	500 00	500 00	
United States bonds	30,000 00	34,275 00	
Chicago and North Eastern Railway Co.'s Sinking Fund bonds	12,000 00	12,000 00	
Total par and market values	$43,500 00	$47,925 00	47,925 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Michigan School Furniture Co. st'k,	$750 00	$750 00	$600 00	
Assignment of mortgage	2,500 00	2,500 00	2,000 00	
Assignment of mortgage	2,500 00	2,500 00	300 00	
Total amounts	$5,750 00	$5,750 00	$2,900 00	2,900 00
Cash in office, $3,107.51; in bank, $40,850.14; total				43,957 65
Interest due and accrued on stocks and bonds				412 91
Interest due and accrued on collateral loans				69 03
Premiums in due course of collection				16,535 01
All other assets				1,941 02
Aggregate amount of all actual, available Assets				$720,257 37

II. LIABILITIES.

Losses adjusted and unpaid, to become due	$2,857 12	
Losses unadjusted, including all reported and supposed losses	18,830 40	
Net amount of unpaid losses and claims		$21,687 52
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$62,483 29	
Unearned premiums, *pro rata*, on fire risks running more than one year	39,912 95	
Unearned premiums, at 50 per cent, on inland navigation risks	371 25	
Total unearned premiums		102,767 49
All other liabilities		1,000 00
Total Liabilities, except capital and net surplus		$125,455 01
Joint-stock capital paid up in cash		300,000 00
Surplus beyond all liabilities		294,802 36
Aggregate Liabilities, including paid up capital and net surplus,		$720,257 37

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$182,151 82	$11,583 18	
Deduct reinsurance, rebate and return premiums	21,818 48	3,909 73	
Net cash received for premiums	$160,333 34	$7,673 45	
			$168,006 79
Interest received on bonds and mortgages			34,054 43
Interest and dividends received from all other sources			3,953 59
Received for rent			2,360 48
Income from all other sources			1,145 55
Aggregate Income received during the year in cash			$209,520 84

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Net amount paid for losses (all fire)	$68,253 57	$8,277 86	
			$76,531 43
Dividends paid			30,000 00
Commissions and brokerage			22,913 51
Salaries and other charges of officers, clerks and other employes			15,750 98
State, national and local taxes			8,008 63
All other payments			12,383 38
Aggregate Expenditures during the year in cash			$165,587 93

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$14,356,575	$170,030 04	$46,500	$2,585 50
Written or renewed in 1883	16,531,509	186,474 03	1,620,637	9,994 17
Totals	$30,888,084	$356,504 07	$1,667,137	$12,579 67
Deduct expirations and cancellations	14,460,953	155,541 40	1,637,087	11,837 17
Net amount in force	$16,427,131	$200,962 67	$30,050	$742 50

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$9,636,686	$124,966 59	1–2	$62,483 29
1882	Two years	20,925	173 27	1–4	43 32
1883	Two years	7,750	87 90	3–4	65 93
1881	Three years	1,898,028	21,075 42	1–6	3,512 57
1882	Three years	1,934,525	21,025 54	1–2	10,512 77
1883	Three years	2,241,910	24,252 64	5–6	20,210 54
1880	Four years	2,000	140 00	1–8	17 50
1881	Four years	10,150	113 31	3–8	42 49
1882	Four years	500	2 50	5–8	1 56
1879	Five years	81,000	970 53	1–10	97 05
1880	Five years	79,720	1,223 65	3–10	367 09
1881	Five years	131,375	1,849 69	1–2	924 84
1882	Five years	177,725	2,280 84	7–10	1,596 58
1883	Five years	204,837	2,800 79	9–10	2,520 71
Totals		$16,427,131	$200,962 67		$102,396 24

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,016,316 75
Total losses paid since organization	1,600,487 58
Total cash dividends declared since the Company commenced business	342,500 00
Total dividends declared payable in stock since organization	150,000 00
Total amount of the Company's stock owned by the directors, at par value	97,470 00
Total amount loaned to stockholders and officers	8,000 00
Total amount of fire losses incurred during the year	81,457 86
Total amount of inland losses incurred during the year	5,261 73

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	$995,142 00	$65,408 00
Premiums received	7,761 79	228 05
Losses paid	4,946 40	.....
Amount of losses incurred	4,946 40	.....

Amount of taxes paid to the Insurance Department on premiums under reciprocal law	$99 13
Amount of taxes paid to various fire departments	157 15
Amount paid the Comptroller for taxes on premiums	47 66

ELIOT INSURANCE COMPANY.

BOSTON, MASS.

[Organized or incorporated December 31, 1872; commenced business January 4, 1873.]

GREENLEAF C. GEORGE, *President.* ALONZO P. CURTIS, *Secretary.*

Attorney for the State of New York. ELIJAH R. KENNEDY, No. 6 Pine Street, New York.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$36,834 00
Loans on bond and mortgage upon which more than one year's interest is due, of which $10,000 is in process of foreclosure		6,200 00
Interest due and unpaid on bond and mortgage loans		2,273 11
Interest accrued thereon		696 14

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$95,000 00	$109,250 00	
Worcester and Nashua R. R. Co. bonds	15,000 00	15,000 00	
Fitchburg R. R. Co. bonds	25,000 00	27,437 50	
Northampton Town bonds	20,000 00	22,800 00	
Boston City bonds	25,000 00	29,500 00	
Massachusetts State bonds	15,000 00	15,900 00	
Fitchburg R. R. Co. stock	16,500 00	19,965 00	
Norwich and Worcester R. R. Co. stock	2,500 00	3,750 00	
Old Colony R. R. Co. stock	5,000 00	6975 00	
Vermont and Massachusetts R. R. Co. stock	5,000 00	6,675 00	
Shawmut Nat. Bank stock	10,000 00	11,600 00	
National Reserve Bank stock	3,700 00	4,375 25	
Total par and market values	$237,700 00	$273,227 75	
			273,227 75
Cash in office, $4,491.51; in bank, $35,525.29; total			40,016 80
Interest due and accrued on stocks and bonds			3,046 50
Premiums in due course of collection			14,993 26
Bills receivable, not matured, taken for premiums			376 41
Aggregate amount of all actual, available Assets			$377,663 97

II. LIABILITIES.

Net amount of unpaid losses and claims		$18,280 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$48,349 95	
Unearned premiums, *pro rata*, on fire risks running more than one year	19,018 83	
Total unearned premiums		67,368 78

Cash dividends to stockholders unpaid	$5 05 00
Rent	875 00
All other Liabilities	2,000 00
Total Liabilities, except capital and net surplus	$89,028 78
Joint-stock capital paid up in cash	200,000 00
Surplus beyond all liabilities	88,635 19
Aggregate Liabilities, including paid up capital and net surplus,	$377,663 97

III. INCOME DURING THE YEAR.

Gross cash premiums received	$175,041 74	
Deduct reinsurance, rebate and return premiums	44,374 79	
Net cash received for premiums (all fire)		$130,666 95
Interest received on bonds and mortgages		3,067 80
Interest and dividends received from all other sources		14,860 47
Income from all other sources		572 15
Aggregate Income received during the year in cash		$149,167 37

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$95,491 92	
Deduct salvages and reinsurances	1,231 60	
Net amount paid for losses (all fire)		$94,260 32
Dividends paid		19,645 00
Commissions and brokerage		27,172 63
Salaries and other charges of officers, clerks and other employes		12,424 05
State, national and local taxes		4,516 92
All other payments		17,999 12
Aggregate Expenditures during the year in cash		$176,018 04

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$13,703,694	$171,542 02
Written or renewed in 1883	14,477,022	172,590 56
Totals	$28,180,716	$344 132 58
Deduct expirations and cancellations	14,244,401	159,657 79
In force December 31, 1883	$13,936,315	$184,474 79
Deduct amount reinsured	3,470,732	50,702 05
Net amount in force	$10,465,583	$133,772 74

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$7,197,168	$96,699 90	1—2	$48,349 95
1882	Two years	165,625	2,761 57	1—4	690 39
1883		26,813	590 13	3—4	442 60
1881	Three years	318,069	2,402 74	1—6	400 45
1882		406,992	6,198 07	1—2	3,099 08
1883		344,253	4,824 91	5—6	4,020 75
1880	Four years	14,655	173 05	1—8	21 63
1881		12,425	114 86	3—8	43 07
1882		9,068	118 60	5—8	74 12
1883		5,912	110 59	7—8	96 74
1879	Five years	759,508	4,980 29	1-10	498 02
1880		200,572	2,592 18	3-10	777 65
1881		276,930	3,595 60	1—2	1,797 80
1882		268,437	3,463 19	7-10	2,424 23
1883		459,156	5,147 06	9-10	4,632 35
Totals		$10,465,583	$133,772 74		$67,368 78

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,220,860 22
Total losses paid since organization	549,289 54
Total cash dividends declared since the Company commenced business	190,000 00
Totals dividends declared payable in stock since organization	190,000 00
Total amount of the Company's stock owned by the directors at par value	16,500 00
Total amount of fire losses incurred during the year	101,015 32

Business in the State of New York during the year.

Fire risks written	$2,749,726 00
Premiums received	19,558 11
Losses paid	14,242 90
Amount of losses incurred	14,588 90
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	154 47
Amount of taxes paid to various fire departments	720 82
Amount paid the Comptroller for taxes on premiums	93 53

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

[Incorporated May 15, 1859; commenced business September, 1860.]

FRED W. ARNOLD, *President.* JAMES E. TILLINGHAST, *Secretary.*

Attorney for the State of New York, DAVID ADEE, No. 120 Broadway, New York.]

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$129,900 00
Loans on bond and mortgage (first liens)	75,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Old National Bank of Providence stock	$50,000 00	$57,000 00	
National Bank of Commerce, Providence, stock	10,000 00	10,400 00	
American National Bank, Providence, stock	10,000 00	10,400 00	
Third National Bank, Providence, stock	3,000 00	3,720 00	
Fourth National Bank, Providence, stock	10,000 00	12,400 00	
First National Bank of Warren, R. I., stock	10,000 00	10,250 00	
United States bonds	60,000 00	71,975 00	
Union Pacific R. R. bonds, first mortgage	25,000 00	28,500 00	
New York Elevated R. R. bonds	25,000 00	29,125 00	
Pawtuxet Valley R. R. bonds	22,000 00	27,610 00	
Total par and market values	$225,000 00	$261,380 00	261,380 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Mechanics' National Bank stock	$1,000 00	$1,460 00	$900 00	900 00
Cash in office, $1,407.28; in bank, $11,961.24; total				13,368 52
Premiums in due course of collection				17,831 22
All other assets				1,662 00
Aggregate amount of all actual, available Assets				$500,041 74

Special Reserve Fund under Chapter 156, Revised Statutes of Rhode Island.

Deposited with the Insurance Department	$25,000 00
Guaranty surplus fund	25,000 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$3,281 50	
Losses unadjusted, including all reported and supposed losses	19,395 50	
Losses resisted, including interest, costs and expenses	400 00	
Net amount of unpaid losses and claims		$23,077 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$91,188 97	
Unearned premiums, *pro rata*, on fire risks running more than one year	28,848 84	
Unearned premiums, at 100 per cent, on marine risks	3,657 65	
Total unearned premiums		123,695 46
Cash dividends to stockholders, unpaid		329 40
All other liabilities, viz.: Taxes and assessments, $500; commissions and brokerage, $1,000; total		1,500 00
Total Liabilities, except capital and net surplus		$148,601 86
Joint-stock capital paid up in cash		300,000 00
Surplus beyond all liabilities		51,439 88
Aggregate Liabilities, including paid up capital and net surplus,		$500,041 74

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received	$247,416 93	$35,318 11	
Deduct reinsurance, rebate and return premiums	32,177 68	13,309 89	
Net cash received for premiums	$215,239 25	$22,008 22	$237,247 47
Interest received on bonds and mortgages			3,200 00
Interest and dividends received from all other sources			12,622 10
Received for rent			8,715 01
Aggregate Income received during the year in cash			$261,784 58

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses	$152,459 01	$24,398 11	
Deduct salvages and reinsurances	2,131 43	11,119 04	
Net amount paid for losses	$150,327 58	$13,279 07	$163,606 65
Dividends paid			9,209 30
Commissions and brokerage			43,596 46
Salaries and other charges of officers, clerks and other employes, advertising and all other office and agency expenses			30,500 71
State, national and local taxes			8,083 66
All other payments			3,220 11
Aggregate Expenditures during the year in cash			$258,216 89

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1882	$17,962,907	$207,218 48	$248,486	$2,813 93
Written or renewed in 1883	21,735,372	246,016 88	4,482,492	36,377 94
Totals	$39,698,279	$453,235 36	$4,730,978	$39,191 87
Deduct expirations and cancellations	19,622,220	214,664 07	4,329,094	33,507 09
In force December 31, 1883	$20,076,059	$238,571 29	$401,884	$5,684 78
Deduct amount reinsured	324,093	4,799 95	130,638	2,027 13
Net amount in force	$19,751,966	$233,771 34	$271,246	$3,657 65

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$14,979,451	$182,377 93	1—2	$91,188 97
1882	Two years	90,322	736 21	1—4	184 05
1883		100,020	818 45	3—4	613 84
1881	Three years	428,928	4,195 35	1—6	699 22
1882		425,147	3,958 95	1—2	1,979 48
1883		871,416	9,392 49	5—6	7,827 08
1880	Four years	47,933	571 16	1—8	71 40
1881		15,225	158 62	3—8	59 48
1882		42,108	418 52	5—8	261 58
1883		33,160	320 71	7—8	280 62
1879	Five years	365,724	4,676 81	1-10	467 68
1880		438,514	5,238 46	3-10	1,571 54
1881		557,093	6,299 08	1—2	3,149 52
1882		676,801	7,321 92	7-10	5,125 34
1883		680,124	7,286 68	9-10	6,558 01
Totals		$19,751,966	$233,771 34	.....	$120,037 81

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,307,917 54
Total losses paid since organization	1,632,408 38
Total cash dividends declared since the Company commenced business	353,000 00
Total amount of the Company's stock owned by the directors at par value	69,760 00
Total amount loaned to stockholders and officers	900 00
Total amount of fire losses incurred during the year	149,405 58
Total amount of marine losses incurred during the year	16,391 70

Business in the State of New York during the year.

Fire risks written	$4,705,807 94
Premiums received	35,850 06
Losses paid	17,985 01
Amount of losses incurred	15,066 00
Amount of taxes paid to various fire departments	755 76
Amount paid to the Comptroller for taxes on premiums	286 85

FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA, PA.

[Organized March 20, 1820; commenced business September 1, 1817.]

JESSE LIGHTFOOT, *President.* JACOB H. LEX *Secretary.*

Attorney in the State of New York, HENRY T. SMITH, Buffalo, N. Y.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$90,300 00
Loans on bond and mortgage (first liens)	923,710 94
Loans on bond and mortgage upon which more than one year's interest is due	3,400 00
Interest due and unpaid on bond and mortgage loans	8,773 32
Interest accrued thereon	12,940 89

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$475,000 00	$563,063 50	
Pittsburgh City loans	50,000 00	51,500 00	
Camden City loans	6,000 00	6,780 00	
Lehigh Valley R. R. Co. bonds	132,000 00	164,240 00	
Pennsylvania R. R. Co. bonds	58,000 00	70,760 00	
Catawissa R. R. Co. bonds	10,000 00	12,200 00	
Masonic Temple loan	20,000 00	21,600 00	
Pennsylvania R. R. Co. stock	151,500 00	175,361 25	
Chestnut Hill R. R. Co. stock	3,500 00	7,612 50	
Philadelphia City loan	402,600 00	523,380 00	
Lehigh Coal and Navigation bonds	100,000 00	123,500 00	
Pennsylvania R. R. Co. bonds	182,000 00	199,900 00	
Shamokin Valley and Pottsville R. R. Co. bonds	20,000 00	23,600 00	
Phila., Germantown and Norristown R. R Co. stk,	16,550 00	25,996 25	
Pennsylvania and New York Canal Co. bonds	8,000 00	10,000 00	
Texas and Pacific R. R. bonds	13,000 00	13,780 00	
Cincinnati City bonds	125,000 00	163,750 00	
Northern Central Railway Co. bonds	168,000 00	198,240 00	
Huntingdon & B. T. Mountain R. R. & C. Co. bds.	15,000 00	17,325 00	
Louisville and Nashville R. R. Co. bonds	100,000 00	92,000 00	
Philadelphia Passenger Railway Co. bonds	50,000 00	51,500 00	
Belt Railroad and Stock Yard Co. bonds	50,000 00	52,500 00	
Philadelphia and Erie R. R. Co. bonds	100,000 00	104,000 00	
Texas and Pacific R. R. Co. bonds	50,000 00	45,500 00	
Philadelphia and Reading Co. scrip	2,800 00	2,492 00	
Total par and market values	$2,308,950 00	$2,730,579 50	$2,730,579 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Pitts., Cin. & St Louis R. R. Co. bds,	$10,000 00	$12,100 00	$3,000 00	
New Jersey Central R. R. Co. stock,	10,000 00	8,650 00	25,000 00	
Phila. and Reading R. R. Co. stock,	40,000 00	23,600 00		
Phila. and Reading R. R. Co. bonds,	2,000 00	1,800 00		
Phila and Reading R. R. Co. stock,	20,000 00	11,800 00	20,000 00	
Lombard & South st. P. R. Co. stock,	12,500 00	16,000 00		
Total amounts	$94,500 00	$73,950 00	$48,000 00	48,000 00
Cash in office, $5,130.60; in bank, $118,730 60; total				123,861 20
Interest due and accrued on stocks and bonds				39,023 12
Interest due and accrued on collateral loans				151 10
Premiums in due course of collection				115,762 37
All other assets, viz.: Rents due and accrued, $840.36; due for reinsurance on losses paid, $12,883.31; total				13,723 67
Aggregate amount of all actual, available Assets				$4,110,226 11

Items not admitted as available Assets.

Company's own stock	$162,000 00
Loans on Company's own stock	7,450 00
Total	$169,450 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$50,973 59	
Losses unadjusted, including all reported and supposed losses	176,122 52	
Losses resisted, including interest, costs and expenses	11,568 25	
Total amount of claims for losses	$238,664 36	
Deduct reinsurance thereon	38,851 37	
Net amount of unpaid losses and claims		$199,812 99
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$584,789 63	
Unearned premiums, *pro rata*, on fire risks running more than one year	413,676 31	
Total unearned premiums		998,465 94
Amount reclaimable on perpetual fire policies		1,766,881 89
Total Liabilities, except capital and net surplus		$2,965,160 82

Joint-stock capital paid up in cash	$500,000 00
Surplus beyond all liabilities	645,065 29
Aggregate Liabilities, including paid up capital and net surplus,	$4,110,226 11

III. INCOME DURING THE YEAR.

Gross cash premiums received	$1,844,662 12	
Deduct reinsurance, rebate and return premiums	377,577 95	
Net cash received for premiums (all fire)		$1,467,084 17
Interest received on bonds and mortgages		48,794 80
Interest and dividends received from all other sources		158,865 19
Received for rent		5,264 11
Income from all other sources		4,737 90
Deposit premiums received on perpetual fire risks	$55,254 01	
Aggregate Income received during the year in cash		$1,684,746 17

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$1,176,217 53	
Deduct salvages and reinsurances	71,509 03	
Net amount paid for losses (all fire)		$1,104,708 50
Dividends paid		200,000 00
Commissions and brokerage		331,610 79
Salaries and other charges of officers, clerks and other employes,		77,029 47
State, national and local taxes		41,017 45
All other payments and expenditures		23,780 36
Deposit premiums returned on perpetual fire risks	$41,352 83	
Aggregate Expenditures during the year in cash		$1,778,146 57

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$126,905,924	$1,775,289 88
Written or renewed in 1883	144,933,934	1,786,160 42
Totals	$271,839,858	$3,561,450 30
Deduct expirations and cancellations	102,508,062	1,441,553 14
In force December 31, 1883	$169,331,796	$2,119,897 16
Deduct amount reinsured	11,934,843	172,167 87
Net amount in force	$157,396,953	$1,947,729 29

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$88,331,815	$1,169,579 27	1—2	$584,789 63
1882	Two years	330,699	2,771 78	1—4	692 94
1883	Two years	293,200	3,015 73	3—4	2,261 79
1881	Three years	14,060,860	143,257 01	1—6	23,876 17
1882	Three years	14,889,005	153,919 25	1—2	76,959 62
1883	Three years	15,628,995	158,628 45	5—6	132,190 37
1880	Four years	183,935	2,184 34	1—8	273 04
1881	Four years	309,035	3,649 18	3—8	1,368 44
1882	Four years	388,608	18,152 38	5—8	11,345 24
1883	Four years	293,971	3,412 03	7—8	2,985 53
1879	Five years	2,915,173	28,451 29	1-10	3,845 13
1880	Five years	3,732,233	48,970 61	3-10	14,691 18
1881	Five years	4,629,192	61,068 17	1—2	30,534 08
1882	Five years	5,830,257	69,750 23	7-10	48,825 16
1883	Five years	5,579,975	70,919 57	9-10	63,827 62
	Perpetuals	84,522,420	1,894,591 43	.....	1,766,881 89
Totals		$241,919,373	$3,842,320 72	.....	$2,765,347 83

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$15,668,319 00
Total losses paid since organization	8,193,791 00
Total cash dividends declared since the Company commenced business	2,579,762 00
Total amount of the Company's stock owned by the directors at par value	83,150 00
Total amount of fire losses incurred during the year	1,085,267 06

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposit.	Liability.
Virginia	$25,000 00	$18,403 22
Georgia	25,000 00	8,648 46
North Carolina	10,000 00	8,861 44

Business in the State of New York during the year.

Fire risks written	$23,018,088 00
Premiums received	235,884 36
Losses paid	151,306 13
Amount of losses incurred	154,260 99
Amount of taxes paid to various fire departments	3,558 85
Amount paid the Comptroller for taxes on premiums	1,751 52

FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

[Incorporated May 3, 1863; commenced business June 18, 1863.]

DAVID J. STAPLES, *President.* WILLIAM J. DUTTON, *Secretary.*

Attorney for the State of New York, JAMES HENDRICK, Albany, N. Y.

Capital stock of the Company paid up, $750,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$212,000 00
Loans on bond and mortgage (first liens)	93,950 00
Interest due and unpaid on bond and mortgage loans	391 93

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$580,000 00	$713,400 00	
Oakland City Gas-Light Co. bonds	25,000 00	25,500 00	
Oakland City Sewer bonds	20,000 00	20,000 00	
California Dry Dock Co. bonds	12,000 00	12,540 00	
Market Street Cable R. R. Co. bonds	25,000 00	27,750 00	
First National Gold Bank stock	9,900 00	12,375 00	
North Beach and Mission R. R. Co. stock	10,000 00	9,500 00	
Geary Street Park and Ocean R. R. Co. stock	10,000 00	10,000 00	
Pacific Rolling Mills stock	15,000 00	18,750 00	
Judson Manufacturing Co. stock	25,000 00	12,000 00	
California Dry Dock Co. stock	10,000 00	5,800 00	
Presidio and Ferries R. R. Co. stock	20,000 00	13,600 00	
California Street R. R. Co. stock	10,000 00	12,250 00	
Sutter Street R. R. Co. stock	12,000 00	11,430 00	
Pioneer Woolen Factory stock	15,000 00	14,100 00	
Pioneer Woolen Factory scrip	900 00	900 00	
Total par and market values	$799,800 00	$919,895 00	$919,895 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Masonic Hall Association stock....	$4,400 00	$4,400 00	$3,000 00
Safe Deposit Co. stock	6,000 00	3,000 00	
California Street R. R. Co. stock...	1,000 00	1,225 00	2,950 00
Presidio and Ferries R. R. Co. st'k,	1,500 00	1,000 00	
Risdon Iron Works Co. stock	25,700 00	7,710 00	6,000 00
Judson Manufacturing Co. stock...	20,000 00	9,600 00	
Gold and Stock Telegraph Co. stock,	10,000 00	8,000 00	6,000 00
Judson Manufacturing Co. stock...	2,500 00	1,200 00	500 00
Judson Manufacturing Co. stock...	3,000 00	1,440 00	1,000 00
California Iron and Steel Co. stock.	20,000 00	7,000 00	7,100 00
Judson Manufacturing Co. stock...	10,000 00	4,800 00	
California Street R. R. Co. stock...	5,000 00	6,125 00	800 00
Total amounts	$109,100 00	$55,500 00	$27,350 00

		$27,350 00
Cash in office, $9,801.14 ; in bank, $83,930.02 ; total		93,731 16
Interest due and accrued on stocks and bonds.....		8,394 31
Interest accrued on collateral loans.....		259 34
Premiums in due course of collection.....		70,895 02
Bills receivable, not matured, taken for premiums.....		46,056 15
All other assets		122 85
Aggregate amount of all actual, available Assets.....		$1,473,025 76

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$28,263 25	
Losses unadjusted, including all reported and supposed losses.....	48,827 01	
Losses resisted, including interest, costs and expenses.....	5,129 87	
Total amount of claims for losses	82,220 13	
Deduct reinsurance thereon.....	7,421 77	
Net amount of unpaid losses and claims.....		$74,798 36
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	$232,248 33	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	105,319 14	
Unearned premiums, at 100 per cent, on marine and inland navigation risks	107,339 29	
Total unearned premiums		444,906 76
All other liabilities.....		8,769 78
Total Liabilities, except capital and net surplus.....		$528,474 90
Joint-stock capital paid up in cash.....		750,000 00
Surplus beyond all liabilities.....		194,550 86
Aggregate Liabilities, including paid up capital and net surplus,		$1,473,025 76

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	$792,110 24	$302,459 22	
Deduct reinsurance, rebate and return premiums..	203,984 91	93,377 18	
Net cash received for premiums.....	$588,125 33	$209,082 04	
			$797,207 37
Interest received on bonds and mortgages			7,023 77
Interest and dividends received from all other sources.....			30,270 37
Received for rent			13,666 46
Aggregate Income received during the year in cash.....			$848,167 97

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	$338,523 10	$80,271 69	
Deduct salvages and reinsurance.....	36,628 17	15,274 54	
Net amount paid for losses.....	$301,894 93	$64,997 15	
			$366,892 08

Dividends paid	$90,000 00
Commissions and brokerage	91,636 59
Salaries and other charges of officers, clerks and other employes	66,199 77
State, national and local taxes	13,918 84
All other payments and expenditures	78,616 98
Aggregate Expenditures during the year in cash	$707,264 26

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	$54,291,108 40	$697,315 12	$2,164,557	$134,303 56
Written or renewed during the year	58,086,433 03	787,356 21	15,888,264	301,097 62
Totals	$112,377,541 43	$1,484,671 33	$18,052,821	$435,401 18
Deduct those expired and marked off as terminated	55,419,415 61	729,516 05	15,678,171	294,726 59
In force at the end of the year	$56,958,125 82	$755,155 28	$2,374,650	$140,674 59
Deduct amount reinsured	4,880,974 75	89,710 48	554,695	33,335 30
Net amount in force December 31st, 1883	$52,077,151 07	$665,444 80	$1,819,955	$107,339 29

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$36,532,873 21	$464,496 66	1—2	$232,248 33
1882	Two years	25,925 00	392 46	1—4	98 12
1883	Two years	107,450 00	1,316 09	3—4	987 06
1881	Three years	4,354,984 77	52,661 66	1—6	8,776 94
1882	Three years	3,316,237 54	42,799 78	1—2	21,399 80
1883	Three years	4,727,205 35	61,773 32	5—6	51,477 75
1880	Four years	8,025 00	175 84	1—8	21 98
1881	Four years	12,225 00	106 12	3—8	39 81
1882	Four years	13,085 00	152 22	5—8	95 15
1883	Four years	25,800 00	403 32	7—8	352 90
1879	Five years	497,945 00	6,494 18	1-10	649 42
1880	Five years	581,853 90	7,733 76	3-10	2,320 14
1881	Five years	639,630 83	8,833 70	1—2	4,416 85
1882	Five years	570,958 50	7,559 92	7-10	5,292 00
1883	Five years	662,951 97	10,545 77	9-10	9,491 13
Totals		$52,077,151 07	$665,444 80		$337,567 47

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$8,991,886 83
Total losses paid since organization	5,318,080 29
Total cash dividends declared since the Company commenced business	1,166,060 00
Total dividends declared payable in stock since organization	100,000 00
Total amount of the Company's stock owned by the directors at par value	111,500 00
Total amount loaned to officers and directors	22,000 00
Total amount loaned to stockholders not officers or directors	47,700 00
Total amount of fire losses incurred during the year	302,448 92
Total amount of marine and inland losses incurred during the year	88,985 08

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

	Deposits.	Liabilities.
Oregon	$50,000 00	$19,897 40

Business in the State of New York during the year.

Fire risks written	$9,365,661 46
Premiums received	62,233 15
Losses paid	32,028 46
Amount of losses incurred	34,842 01
Amount of taxes paid to various fire departments	1,400 84
Amount paid the Comptroller for taxes on premiums	489 12

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA

PHILADELPHIA, PA.

[Organized or incorporated May 31, 1832; commenced business April 9, 1833].

JAMES N. STONE, *President.* JOHN WELSH DULLES, *Secretary.*

Attorney for the State of New York, ELIJAH R. KENNEDY, 6 Pine street, New York.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$44,500 00
Loans on bond and mortgage (first liens)	144,950 00
Interest due and unpaid on bond and mortgage loans	1,421 50
Interest accrued thereon	619 98

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Jersey City Loan	$9,000 00	$9,900 00	
County of Camden, N. J., Loan	15,000 00	16,200 00	
Lehigh Valley R. R. first mortgage bonds	5,000 00	6,000 00	
Lehigh Valley R. R. second mortgage bonds	8,000 00	10,600 00	
Lehigh Valley R. R. bonds	5,000 00	6,137 50	
Delaware and Bound Brook R. R. bonds	24,000 00	30,480 00	
North Pennsylvania R. R. bonds	12,000 00	14,760 00	
Cattawissa R. R. bonds	4,000 00	4,840 00	
Pennsylvania Company bonds	19,000 00	20,615 00	
Pennsylvania and New York Canal and R. R. bonds,	10,000 00	12,410 00	
Elmira and Williamsport R. R. stock	550 00	495 00	
Huntingdon and Broad Top R. R. and Coal Co. first mortgage bonds	2,500 00	2,900 00	
Huntingdon and Broad Top R. R. and Coal Co. second mortgage bonds	10,500 00	12,180 00	
Pittsburg, Cincinnati and St. Louis R. R. Co. bonds,	20,000 00	24,400 00	
Railway Car Trust of Pennsylvania bonds	8,000 00	8,080 00	
American Steamship Co. bonds	4,500 00	4,860 00	
West Jersey R. R. bonds	15,000 00	17,400 00	
New York Car Trust No. 2 bonds	12,000 00	12,120 00	
United New Jersey R. R. and Canal Co. bonds	20,000 00	24,000 00	
Philadelphia and Erie R. R. bonds	10,000 00	10,400 00	
Pennsylvania R. R. bonds	11,000 00	13,480 00	
Pennsylvania Car Trust bonds	15,000 00	15,150 00	
Junction R. R. Co. bonds	7,000 00	8,085 00	
Camden and Atlantic R. R. bonds	4,000 00	4,560 00	
Belvidere Delaware R. R. bonds	1,000 00	1,200 00	
Connecting Railway, Series C, bonds	2,000 00	2,360 00	
Connecting Railway, Series D, bonds	1,000 00	1,180 00	
West Chester and Philadelphia R. R. bonds	2,000 00	2,240 00	
Bell's Gap R. R. bonds	5,000 00	5,500 00	
Phil., Wilmington and Baltimore debenture bonds,	15,000 00	16,050 00	
Philadelphia and Reading R. R. bonds	10,000 00	12,700 00	
Phil., Germantown and Norristown R. R. stock	8,500 00	18,445 00	
Camden City bonds	1,000 00	1,280 00	
Pennsylvania R. R. bonds	6,000 00	7,020 00	
Total par and market values	$302,550 00	$358,027 50	358,027 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Northern Pacific R. R. stock	$80,000 00	$19,240 00	$17,000 00	
Morris Canal and Banking Co. stock,	1,000 00	700 00	646 00	
Northern Liberties Gas Co. stock	3,750 00	5,625 00	3,500 00	
Pennsylvania R. R. Co. stock	10,150 00	11,672 50	9,975 00	
Northern Liberties Bank stock	3,450 00	11,385 00	7,200 00	
Girard Fire Ins. Co. stock	500 00	1,500 00	1,050 00	
Total amounts	$98,850 00	$50,122 50	$39,371 00	39,371 00

Cash in office, $15,186.07; in bank, $26 933.25; total	$42,119 32
Interest due and accrued on collateral loans	797 02
Premiums in due course of collection	8,989 14
All other assets	231 78
Aggregate amount of all actual, available Assets	$641,027 24

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$2,645 40	
Losses unadjusted, including all reported and supposed losses	6,795 00	
Losses resisted, including interest, costs and expenses	4,500 00	
Total amount of claims for losses	$13,940 40	
Deduct reinsurance thereon	246 05	
Net amount of unpaid losses and claims		$13,694 35
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$39,686 71	
Unearned premiums, *pro rata*, on fire risks running more than one year	8,311 88	
Total unearned premiums		47,998 59
Amount reclaimable on perpetual fire policies		74,757 26
Cash dividends to stockholders unpaid		117 00
All other liabilities		3,214 20
Total Liabilities, except capital and net surplus		$139,781 40
Joint-stock capital paid up in cash		400,000 00
Surplus beyond all liabilities		101,245 84
Aggregate Liabilities, including paid up capital and net surplus,		$641,027 24

III. INCOME DURING THE YEAR.

Gross cash premiums received	$97,400 39	
Deduct reinsurance, rebate and return premiums	8,810 99	
Net cash received for premiums (all fire)		$88,589 40
Interest received on bonds and mortgages		6,333 06
Interest and dividends received from all other sources		16,220 85
Received for rent		1,294 31
Income from all other sources		496,41
Deposit premiums received on perpetual fire risks	$6,788 75	
Received for increased capital	200,000 00	
Aggregate Income received during the year in cash		$112,934 03

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$40,208 46	
Deduct salvages and reinsurances	140 33	
Net amount paid for losses (all fire)	$40,068 13	
		$40,068 13
Dividends paid		19,895 00
Commissions and brokerage		17,626 20
Salaries and other charges of officers, clerks and other employes		6,366 99
State, national and local taxes		3,823 65
All other payments		6,879 15
Deposit premiums returned on perpetual fire risks	$4,416	
Aggregate Expenditures during the year in cash		$94,659 12

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$6,539,815	$64,036 93
Written or renewed in 1883	10,225,380	100,914 08
Totals	$16,765,195	$164,951 01
Deduct expirations and cancellations	8,804,598	72,280 69
In force December 31, 1883	$7,960,597	$92,670 32
Deduct amount reinsured	51,900	527 54
Net amount in force	$7,908,697	$92,142 78

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$7,050,460	$79,373 43	1—2	$39,686 71
1882	Two years	35,000	334 34	1—4	83 58
1883	Two years	45,125	449 12	3—4	336 84
1881	Three years	56,800	596 05	1—6	99 34
1882	Three years	90,300	1,337 02	3—6	668 51
1883	Three years	184,427	1,996 60	5—6	1,663 83
1881	Four years	1,500	22 50	3—8	8 43
1882	Four years	8,900	72 97	5—8	45 60
1883	Four years	22,700	299 34	7—8	261 92
1879	Five years	12,700	393 80	1-10	39 38
1880	Five years	18,400	303 00	3-10	90 90
1881	Five years	43,550	645 45	5-10	322 72
1882	Five years	57,800	740 56	7-10	518 39
1883	Five years	196,085	2,376 71	9-10	2,139 04
1878	Seven years	6,400	165 50	3-14	35 37
1880	Seven years	10,350	457 50	7-14	228 74
1881	Seven years	18,000	768 75	9-14	494 19
1882	Seven years	22,600	818 75	11-14	643 28
1883	Seven years	12,800	362 55	13-14	336 65
1877	Ten years	5,000	175 00	7-20	61 25
1880	Ten years	500	35 00	13-20	22 75
1882	Ten years	2,000	196 00	17-20	166 60
1878	Six years	6,000	144 84	1-12	12 07
1880	Six years	1,300	78 00	5-12	32 50
Totals		$7,908,697	$92,142 78	.....	$47,998 59
Perpetuals		2,809,083	80,818 66	.....	74,757 26
		$10,717,780	$172,961 44	.....	$122,755 85

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$594,570 44
Total losses paid since organization	355,178 22
Total cash dividends declared since the Company commenced business	356,000 00
Total amount of the Company's stock owned by the directors at par value	85,300 00
Total amount loaned to stockholders and officers	22,371 00
Total amount of fire losses incurred during the year	46,941 74

Business in the State of New York during the year.

Fire risks written	$2,931,820 00
Premiums received	27,977 95
Losses paid	9,744 25
Amount of losses incurred	11,718 44
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	298 63
Amount paid the Comptroller for taxes on premiums	125 21

FIREMEN'S INSURANCE COMPANY.

BALTIMORE, MD.

[Incorporated December, 1825; commenced business August 2, 1826.]

JAMES M. ANDERSON, *President.* WILLIAM ARMSTRONG, *Secretary.*

Attorney in the State of New York, GEORGE H. PELL, No. 55 Liberty street, New York.

Capital stock of the Company paid up, $378,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$67,830 29

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Maryland State bonds	$148,206 21	$156,785 40	
Baltimore City bonds	127,900 00	146,228 45	
Virginia State bonds	70,755 85	27,055 85	
Tennessee State bonds	36,000 00	15,120 00	
National Bank of Baltimore stock	13,200 00	18,480 00	
National Mechanics' Bank stock	8,080 00	10,504 00	
Merchants' National Bank stock	700 00	941 50	
Commercial and Farmers' National Bank stock	31,000 00	37,510 00	
Franklin Bank stock	500 00	565 00	
Farmers and Merchants' Bank stock	1,200 00	1,560 00	
Total par and market values	$437,542 06	$414,750 20	414,750 20
Cash in office, $625.79; in bank, $14,536.17; total			15,161 96
Interest due and accrued on stocks and bonds			8,065 87
Premiums in due course of collection			5,661 66
All other assets			500 00
Aggregate amount of all actual, available Assets			$511,969 98

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$5,262 85	
Losses unadjusted, including all reported and supposed losses	4,065 98	
Net amount of unpaid losses and claims		$9,328 83
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$44,649 48	
Unearned premiums, *pro rata*, on fire risks running more than one year	8,061 44	
Total unearned premiums		52,710 92
Cash dividends to stockholders, unpaid		444 78
All other liabilities		466 30
Total Liabilities, except capital and net surplus		$62,950 83
Joint-stock capital paid up in cash		378,000 00
Surplus beyond all liabilities		71,019 15
Aggregate Liabilities, including paid up capital and net surplus,		$511,969 98

III. INCOME DURING THE YEAR.

Gross cash premiums received	$115,651 80	
Deduct reinsurance, rebate and return premiums	11,162 65	
Net cash received for premiums (all fire)		$104,489 15
Interest and dividends received from all sources		25,943 25
Aggregate Income received during the year in cash		$130,432 40

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$51,750 00	
Deduct salvages and reinsurances	355 09	
Net amount paid for losses (all fire)		$51,394 91
Dividends paid		11,131 38
Commissions and brokerage		15,703 09
Salaries and other charges of officers, clerks and other employes		8,300 00
State, national and local taxes		4,974 56
All other payments and expenditures		5,341 83
Aggregate Expenditures during the year in cash		$96,845 77

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$20,645,891	$102,722 64
Written or renewed in 1883	19,601,102	115,793 53
Totals	$40,246,993	$218,516 17
Deduct expirations and cancellations	18,914,538	116,046 99
In force December 31, 1883	$21,332,455	$102,469 18
Deduct amount reinsured	156,595	1,622 14
Net amount in force	$21,175,860	$100,847 04

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$19,792,338	$89,298 95	1—2	$44,649 48
1882	Two years	2,000	11 60	1—4	2 90
1883	Two years	20,450	130 43	3—4	97 82
1881	Three years	274,400	1,713 07	1—6	285 51
1882	Three years	256,450	1,901 30	1—2	950 65
1883	Three years	490,950	3,495 30	5—6	2,912 75
1880	Four years	9,750	53 50	1—8	6 69
1881	Four years	4,300	151 45	3—8	56 79
1882	Four years	4,000	23 00	5—8	14 35
1983	Four years	9,500	96 00	7—8	84 00
1879	Five years	39,100	430 50	1-10	43 05
1880	Five years	38,750	573 96	3-10	172 17
1881	Five years	78,250	968 85	1—2	484 43
1882	Five years	133,200	1,543 95	7-10	1,080 76
1883	Five years	179,017	2,077 32	9-10	1,869 57
Totals		$21,332,455	$102,469 18	.....	$52,710 92

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,447,065 50
Total losses paid since organization	2,660,972 50
Total cash dividends declared since the Company commenced business	3,056,251 38
Total amount of the Company's stock owned by the directors at par value	25,020 00
Total amount of fire losses incurred during the year	47,109 08

Business in the State of New York during the year

Fire risks written	$2,503,676 00
Premiums received	16,893 58
Losses paid	2,627 14
Amount of losses incurred	3,252 14
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	200 00
Amount of taxes paid to various fire departments	129 44
Amount paid the Comptroller for taxes on premiums	165 23

FIREMEN'S INSURANCE COMPANY.

NEWARK, N. J.

[Incorporated and commenced business December 3, 1855.]

S. R. W. HEATH, *President.* DANIEL H. DUNHAM, *Secretary.*

Attorney for the State of New York, DAVID L. KIRBY, No. 1 Pine street, New York.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$146,414 83
Loans on bond and mortgage (first liens)	741,702 00
Loans on bond and mortgage upon which more than one year's interest is due	8,700 00
Interest due and unpaid on bond and mortgage loans	2,468 31
Interest accrued thereon	11,812 87

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$50,000 00	$59,800 00	
Morris and Essex R. R. bonds	50,000 00	62,000 00	
Central R. R. of New Jersey bonds	50,000 00	55,580 00	
Orange and Newark H. R. R. bonds	10,000 00	10,000 00	
Newark City National Bank stock	20,000 00	26,000 00	
Second National Bank stock	20,000 00	24,000 00	
National Newark Banking Co. stock	19,250 00	25,987 50	
National State Bank stock	16,500 00	19,140 00	
Essex County National Bank stock	11,300 00	14,125 00	
German National Bank stock	2,300 00	2,162 00	
American Ins. Co. stock	20,000 00	32,000 00	
Newark Fire Ins. Co. stock	2,340 00	2,808 00	
Germania Ins. Co. stock	2,000 00	1,000 00	
Newark City Ins. Co. stock	1,500 00	1,200 00	
Morris and Essex R. R. stock	11,800 00	14,396 00	
Paterson Gas-Light Co. stock	10,000 00	10,000 00	
Newark Gas-Light Co. stock	5,000 00	6,750 00	
Newark and Rosendale Cement Co. stock	3,600 00	3,600 00	
Total par and market value	$305,590 00	$370,548 50	370,548 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Yonkers Gas-Light Co. stock	$650 00	$400 00	$350 00	
Middlesex County Nat'l Bank stock,	1,000 00	1,150 00	750 00	
New York and Cuba Mail Steamship Co. stock	30,000 00	30,000 00	20,000 00	
Chester Rolling Mill stock	75,000 00	120,000 00	50,000 00	
Total amounts	$106,650 00	$151,550 00	$71,100 00	71,100 00

Cash in office, $13,726.64; in bank, $11,127.76; total	24,854 40
Premiums in due course of collection	5,170 74
All other assets	456 83
Aggregate amount of all actual, available Assets	$1,383,228 48

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$552 31	
Losses unadjusted, including all reported and supposed losses	8,877 00	
Losses resisted, including interest, costs and expenses	4,300 00	
Net amount of unpaid losses and claims		$13,729 31
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$87,375 53	
Unearned premiums, *pro rata*, on risks running more than one year,	46,460 02	
Total unearned premiums		133,835 55

Principal unpaid on scrip ordered to be redeemed	$2,131 00
Interest unpaid to scripholders, due or to become due	574 86
All other liabilities	965 48
Total Liabilities, except capital and net surplus	$151,236 20
Joint-stock capital paid up in cash	500,000 00
Surplus beyond all liabilities	731,992 28
Aggregate Liabilities, including paid up capital and net surplus,	$1,383,228 48

III. INCOME DURING THE YEAR.

Gross cash premiums received	$235,650 95	
Deduct reinsurance, rebate and return premiums	12,865 07	
Net cash received for premiums (all fire)		$222,785 88
Interest received on bonds and mortgages		45,546 05
Interest and dividends received from all other sources		28,728 08
Received for rent		7,371 43
Income from all other sources		260 03
Profit and loss from sales of real estate	$2,862 78	
Aggregate Income received during the year in cash		$304,691 47

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$103,820 15	
Deduct salvages and reinsurances	171 72	
Net amount paid for losses (all fire)		$103,648 43
Dividends paid		60,000 00
Scrip redeemed in cash and interest paid on scrip		136 13
Commissions and brokerage		32,854 55
Salaries and other charges of officers, clerks and other employes		19,012 00
State, national and local taxes		8,072 35
All other payments		9,640 55
Aggregate Expenditures during the year in cash		$233,364 01

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$29,135,226	$229,849 39
Written or renewed in 1883	31,010,656	236,664 35
Totals	$60,145,882	$466,513 74
Deduct expirations and cancellations	28,493,404	206,721 25
In force December 31, 1883	$31,652,478	$259,792 49
Deduct amount reinsured	121,166	846 96
Net amount in force	$31,531,312	$258,945 53

Recapitulation of Fire Risks and Premiums.

Year Written.		Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1883	One year or less	$32,155,619	$174,751 05	1—2	$87,375 53
1882	Two years	48,662	527 56	1—4	131 89
1883	Two years	54,600	423 34	3—4	317 50
1881	Three years	1,703,397	14,928 19	1—6	2,488 03
1882	Three years	2,369,434	19,740 94	1—2	9,870 47
1883	Three years	2,605,189	21,108 05	5—6	17,590 04
1880	Four years	12,860	128 00	1—8	16 00
1881	Four years	17,100	160 00	3—8	60 00
1882	Four years	16,400	175 00	5—8	109 38
1883	Four years	38,550	486 50	7—8	425 68
1879	Five years	305,568	3,320 43	1-10	332 04
1880	Five years	424,780	4,221 38	3-10	1,266 41
1881	Five years	461,425	4,979 48	1—2	2,489 74
1882	Five years	559,350	6,166 05	7-10	4,316 24
1883	Five years	758,378	7,829 56	9-10	7,046 60
Totals		$31,531,312	$258,945 53	.....	$133,835 55

Scrip.

Balance of scrip outstanding and deliverable to policyholders	$2,131 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,507,156 44
Total losses paid since organization	1,208,992 49
Total cash dividends declared since the Company commenced business	672,500 00
Total dividends declared payable in stock since organization	350,000 00
Total amount of the Company's stock owned by the directors at par value	284,700 00
Total amount loaned to stockholders and officers	8,000 00
Total amount of fire losses incurred during the year	97,148 30

Business in the State of New York during the year.

Fire risks written	$5,729,084 00
Premiums received	40,220 95
Losses paid	26,636 07
Amount of losses incurred	27,231 49
Amount of taxes paid to various fire departments	907 04
Amount paid the Comptroller for taxes on premiums	271 64

FIREMEN'S INSURANCE COMPANY.

DAYTON, OHIO.

[Organized and commenced business April, 1856.]

SAMUEL CRAIGHEAD, *President.* EDWARD STANBERRY, *Secretary.*

Attorney for the State of New York, JOHN H. RICE, Albany, N. Y

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$84,147 81
Loans on bond and mortgage (first liens)	82,364 21
Interest accrued thereon	2,615 38

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$110,000 00	$111,100 00	
Dayton, Ohio, City bonds	21,000 00	21,921 10	
Music Hall Co. bonds, Dayton, Ohio	5,400 00	5,400 00	
Troy, Ohio, bonds	5,000 00	5,462 50	
Merchants' Nat. Bank stock, Cin., Ohio	13,500 00	18,360 00	
Second Nat. Bank stock, Cin., Ohio	5,000 00	6,850 00	
Dayton Nat. Bank stock, Ohio	2,200 00	3,520 00	
Total par and market values	$162,100 00	$172,613 60	172,613 60

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Cooper Hydraulic Co. stock, Dayton, Ohio	$12,500 00	$25,000 00	$12,500 00	
Third Nat. Bank stock, Dayton, O.,	8,000 00	12,000 00	6,000 00	
Dayton St. R. R. Co. stock, Ohio...	4,000 00	3,200 00	2,500 00	
Total amounts	$24,500 00	$40,200 00	$21,000.00	21,000,00
Cash in office, $4,017.30; in bank, $10,242.96; total				14,260 26
Interest due and accrued on stocks and bonds				1,539 66

Interest due and accrued on collateral loans	$488 96
Premiums in due course of collection	41,401 18
Bills receivable, not matured, taken for premiums	2,410 12
All other assets	587 45
Aggregate amount of all actual, available Assets	$423,428 63

II. LIABILITIES.

Losses adjusted and unpaid, to become due	$10,346 47	
Losses unadjusted, including all reported and supposed losses	5,560 00	
Losses resisted, including interest, costs and expenses	1,250 00	
Total amount of claims for losses	$17,156 47	
Deduct reinsurance thereon	351 57	
Net amount of unpaid losses and claims		$16,804 90
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$68,831 31	
Unearned premiums, *pro rata*, on fire risks running more than one year	66,656 24	
Total unearned premiums		135,487 55
Cash dividends to stockholders, unpaid		568,80
Taxes and assessments		2,326 46
Total Liabilities, except capital and net surplus		$155,187 71
Joint-stock capital paid up in cash		250,000 00
Surplus beyond all liabilities		18,240 92
Aggregate Liabilities, including paid up capital and net surplus,		$423,428 63

III. INCOME DURING THE YEAR.

Gross cash premiums received	$254,564 03	
Deduct reinsurance, rebate and return premiums	54,922 44	
Net cash received for premiums (all fire)		$199,641 59
Interest received on bonds and mortgages		7,742 51
Interest and dividends received from all other sources		8,100 90
Received for rent		6,244 46
Aggregate Income received during the year in cash		$221,729 46

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$129,496 81	
Deduct salvages and reinsurances	1,981 20	
Net amount paid for losses (all fire)		$127,515 61
Dividends paid		19,431 20
Commissions and brokerage		36,056 76
Salaries and other charges of officers, clerks and other employes,		17,852 51
State, national and local taxes		5,286 41
All other payments		24,756 28
Aggregate Expenditures during the year in cash		$230,898 77

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$19,225,513	$232,464 73
Written or renewed in 1883	20,906,889	254,564 03
Totals	$40,132,402	$487,028 76
Deduct expirations and cancellations	18,397,180	220,761 79
In force December 31, 1883	$21,735,222	$266,266 97
Deduct amount reinsured	501,182	6,519 78
Net amount in force	$21,234,040	$259,747 19

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$10,243,692	$137,862 62	1—2	$68,831 31
1881	Three years	2,371,222	24,271 13	1—6	4,045 18
1882	Three years	2,799,562	28,558 73	1—2	14,279 36
1883	Three years	2,873,008	34,325 00	5—6	28,604 15
1879	Five years	383,080	4,849 25	1-10	484 92
1880	Five years	417,210	5,097 09	3-10	1,529 10
1881	Five years	640,701	7,809 97	1—2	3,904 98
1882	Five years	660,680	7,337 18	7-10	5,135 97
1883	Five years	850,885	9,636 22	9-10	8,672 58
Totals		$21,234,040	$259,747 19		$135,487 55

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,076,949 75
Total losses paid since organization	834,298 04
Total cash dividends declared since the Company commenced business	452,393 40
Total amount of the Company's stock owned by the directors at par value	31,320 00
Total amount loaned to stockholders and officers	8,500 00
Total amount of fire losses incurred during the year	134,788 40

Business in the State of New York during the year.

Fire risks written	$3,110,111 00
Premiums received	28,569 96
Losses paid	16,595 41
Amount of losses incurred	17,510 34
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	456 57
Amount of taxes paid to various fire departments	112 78
Amount paid the Comptroller for taxes on premiums	202 40

FIRST NATIONAL FIRE INSURANCE COMPANY.

WORCESTER, MASS.

[Incorporated April 29, 1868; commenced business January 1, 1869.]

CHARLES B. PRATT, *President.* R. JAMES TATMAN, *Secretary.*

Attorney for the State of New York, CHARLES R. KNOWLES, Albany, N. Y.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$120,781 50
Interest due and unpaid on bond and mortgage loans	755 47
Interest accrued thereon	1,643 51

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market valus.	
Springfield City bonds	$6,000 00	$7,980 00	
New London City bonds	10,000 00	13,700 00	
Worcester City bonds	3,500 00	4,060 00	
Boston, Barre and Gardner R. R. bonds	20,500 00	22,960 00	
Nashua and Rochester R. R. bonds	11,000 00	11,110 00	
Worcester and Nashua R. R. bonds	500 00	505 00	
Norwich and Worcester R. R. stock	5,000 00	8,000 00	
First National Bank of Worcester stock	12,000 00	19,800 00	
Worcester Safe Deposit and Trust Co. stock	7,000 00	9,800 00	
Worcester Gas-Light Co. stock	3,000 00	4,950 00	
Total par and market values	$78,500 00	$102,865 00	102,865 00

Cash in office, $7,100.94; in bank, $10,881.67; total	$17,982 61
Interest due and accrued on stocks and bonds	1,007 91
Premiums in due course of collection	13,217 38
Aggregate amount of all actual, available Assets	$258,253 38

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$7,725 06	
Losses unadjusted, including all reported and supposed losses	7,275 00	
Losses resisted, including interest, costs and expenses	4,350 00	
Total amount of claims for losses	$19,350 06	
Deduct reinsurance thereon	9 00	
Net amount of unpaid losses and claims		$19,341 06
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$36,789 19	
Unearned premiums, *pro rata*, on fire risks running more than one year	13,864 07	
Total unearned premiums		50,653 26
All other liabilities		2,643 48
Total Liabilities, except capital		$72,637 80
Joint-stock capital paid up in cash		200,000 00
Aggregate Liabilities, including paid up capital		$272,637 80

III. INCOME DURING THE YEAR.

Gross cash premiums received	$93,258 39	
Deduct reinsurance, rebate and return premiums	10,577 50	
Net cash received for premiums (all fire)		$82,680 89
Interest and dividends received from all sources		12,703 42
Income from all other sources		2,450 00
Aggregate Income received during the year in cash		$97,834 31

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$87,740 97	
Deduct salvages and reinsurances	7,574 42	
Net amount paid for losses (all fire)		$80,166 55
Dividends paid		6,000 00
Commissions and brokerage		15,556 11
Salaries and other charges of officers, clerks and other employes		6,700 00
State, national and local taxes		3,822 78
All other payments and expenditures		5,383 33
Aggregate Expenditures during the year in cash		$117,628 77

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$7,131,918	$94,059 24
Written or renewed in 1883	7,184,604	96,552 53
Totals	$14,316,522	$190,611 77
Deduct expirations and cancellations	6,947,543	87,095 45
In force December 31, 1883	$7,368,979	$103,516 32
Deduct amount reinsured	173,419	2,146 55
Net amount in force	$7,195,560	$101,369 77

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$5,126,265	$73,478 39	1—2	$36,789 19
1882	Two years	13,300	150 35	1—4	37 59
1883	Two years	29,800	292 66	3—4	219 48
1881	Three years	296,425	4,333 77	1—6	722 29
1882	Three years	256,632	3,694 80	1--2	847 40
1883	Three years	287,325	3,804 05	5—6	3,170 05
1880	Four years	40,875	430 50	1—8	53 81
1881	Four years	46,900	492 06	3—8	184 50
1882	Four years	3-,875	400 79	5—8	250 45
1883	Four years	43,015	437 48	7—8	382 80
1879	Five years	195,770	2,611 00	1-10	261 10
1880	Five years	214,815	2,934 18	3-10	880 23
1881	Five years	217,590	2,674 60	1—2	1,337 30
1882	Five years	234,728	2,772 65	7-10	1,940 82
1883	Five years	253,215	2,862 49	9-10	2,576 25
Totals		$7,195,560	$101,369 77		$50,653 26

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,766,387 00
Total losses paid since organization	1,159,182 98
Total cash dividends declared since the Company commenced business	104,000 00
Total dividends declared payable in stock since organization	50,000 00
Total amount of the Company's stock owned by the directors at par value	73,600 00
Total amount loaned to stockholders and officers	38,000 00
Total amount of fire losses incurred during the year	84,181 01

Business in the State of New York during the year.

Fire risks written	$950,763 00
Premiums received	10,482 94
Losses paid	20,483 35
Amount of losses incurred	17,506 03
Amount of taxes paid to various fire departments	193 60
Amount paid the Comptroller for taxes on premiums	98 27

FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated April 22, 1829; commenced business June, 1829.]

JAMES W. McALLISTER, *President.* EZRA T. CRESSON, *Secretary.*

Attorney in the State of New York, PHILIP H. NEHER, Troy, N. Y.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$641,500 00
Loans on bond and mortgage (first liens)	1,111,106 01
Interest due and unpaid on bond and mortgage loans	2,412 70
Interest accrued thereon	16,632 72

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
State of Maine bonds	$7,000 00	$8,050 00
City of Philadelphia bonds	50,000 00	65,000 00
City of Camden bonds	1,000 00	1,100 00
City of Pittsburgh bonds	10,000 00	12,525 00
West Jersey R. R. bonds	10,000 00	12,200 00
Philadelphia and Reading R. R. bonds	17,000 00	20,400 00
Hestonville, M. and F. P. R. R. bonds	10,000 00	11,000 00

	Par value.	Market value.	
Delaware and Raritan Canal and C. and A. R. R. b'ds	$5,000 00	$5,475 00	
Connecting R. R. bonds	20,000 00	23,650 00	
Easton and Amboy R. R. bonds	25,000 00	26,500 00	
Huntingdon and Broad Top R. R. bonds	5,000 00	5,800 00	
Huntingdon and Broad Top R. R. scrip	5,000 00	5,800 00	
Lehigh Valley R. R. bonds	35,000 00	42,700 00	
Elmira and Williamsport R. R. bonds	10,000 00	9,900 00	
Philadelphia, Wilmington and Balt. stock	25,000 00	23,250 00	
Steubenville and Indiana R. R. bonds	17,000 00	17,510 00	
N. Y., Lackawanna and Western R. R. bonds	25,000 00	30,250 00	
West Jersey R. R. bonds	15,000 00	17,475 00	
New York Central R. R. bonds	25,000 00	25,750 00	
Jacksonville and So. Eastern R. R. bonds	10,000 00	10,000 00	
Harrisburgh, P., Mt. Joy and L. R. R. bonds	25,000 00	25,000 00	
Lehigh Coal and Navigation Co. bonds	15,000 00	15,450 00	
Lehigh Coal Loan bonds	3,300 00	3,844 50	
Pennsylvania Car Trust bonds	30,000 00	30,000 00	
Northern Central R. R. bonds	15,000 00	15,450 00	
Philadelphia, Wilmington and Balt. R. R. bonds	10,000 00	10,500 00	
West Jersey and Atlantic R. R. bonds	16,000 00	16,880 00	
Pennsylvania Company bonds	20,000 00	21,600 00	
Louisville and Nashville R. R. bonds	10,000 00	9,400 00	
Commercial Nat. Bank stock	5,000 00	6,000 00	
Continental Hotel Co. preferred stock	1,600 00	1,600 00	
Total par and market values	$477,900 00	$530,059 50	$530,059 50

Collateral Loans.

	Par Value.	Market Value.	Amount loaned.	
Pennsylvania R. R. Co. stock	$2,800 00	$3,290 00	$1,750 00	
Germantown R. R. W. Co. stock	50,000 00	70,000 00	50,000 00	
Philadelphia and Reading R. R. b'ds	8,000 00	10,160 00	8,000 00	
Lehigh and Wilk'barre Coal Co. b'ds	57,000 00	59,280 00	48,000 00	
Pitts. Titusv'e and Buf. R. R. b'ds,	3,000 00	3,000 00		
Phila. and Reading gen. mort. b'ds,	1,000 00	1,000 00		
Pitts., Cin. and St. Louis R. R. b'ds,	1,000 00	1,215 00	20,000 00	
Lehigh Coal and Nav. Co. stock	5,000 00	4,500 00		
Del. and Bound Brook R. R. stock	10,000 00	13,500 00		
North Penn. R. R. Co. stock	5,000 00	6,800 00	5,000 00	
Del. and Bound B'k R. R. Co. stock,	25,000 00	33,750 00	25,000 00	
Del. and Bound B'k R. R. Co. stock,	25,000 00	33,750 00	25,000 00	
North Penn. R. R. Co. stock	10,900 00	14,824 60	18,000 00	
Penn. Salt Manufacturing Co. stock,	4,150 00	6,889 00		
Lehigh Coal and Nav. Co. bonds	25,000 00	31,000 00	25,000 00	
Penn. & N. Y. Canal & R. R. Co. s'k.	62,500 00	75,000 00	50,000 00	
Texas and Pac. R. R. first mort. b'ds	68,000 00	71,400 00	60,000 00	
North. Penn. R. R. Co. stock	50,300 00	68,408 00	50,000 00	
St. Louis and Iron Mt. R. R. bonds,	15,000 00	16 050 00	18,000 00	
North. Pacific R. R. stock	20,000 00	5,200 00		
Ithaca and Athens R. R. bonds	5,000 00	5,600 00	5,000 00	
Lehigh Valley R. R. Co. bonds	5,000 00	6,000 00	6,500 00	
North Penn. R. R. Co. bonds	1,500 00	1,537 50		
Lehigh Coal and Nav. Co. stock	5,000 00	4,500 00		
Phila. and Reading R. R. bonds	2,000 00	2,000 00		
North. Pacific R. R. bonds	15,000 00	15,750 00	50,000 00	
Pittsburgh Water bonds	10,000 00	12,525 00		
Del. and Bound Brook R. R. stock	17,500 00	23,625 00		
New Jersey Central R. R. Co. stock,	10,000 00	8,600 00		
N. Y., Chi. and St. Louis R. R. b'ds,	24,500 00	25,112 50	35,000 00	
Erie Funded first mortgage bonds	14,000 00	17,640 00		
Nash., Chat. and St. L. 1st M. bonds,	20,000 00	20,700 00	25,000 00	
Nash., Chat. and St. L. 1st M. bonds,	10,000 00	12,000 00		
Pitts. and Lake Erie first M. bonds,	25,000 00	31,250 00	25,000 00	
Total amounts	$613,150 00	$715,856 00	$550,250 00	550,250 00
Cash in office, $2,748.89; in bank, $209,382.22; total				212,131 11
Interest due and accrued on collateral loans				2,006 26
Premiums in due course of collection				52,615 15
Aggregate amount of all actual, available Assets				$3,118,713 45

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$23,347 42	
Losses unadjusted, including all reported and supposed losses	34,212 27	
Losses resisted, including interest, costs and expenses	1,300 00	
Net amount of unpaid losses and claims		$58,859 69

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$185,661 98	
Unearned premiums, *pro rata*, on fire risks running more than one year	263,251 04	
Total unearned premiums		$448,913 02
Amount reclaimable on perpetual fire policies		1,359,987 37
Cash dividends to stockholders, unpaid		691 00
Total Liabilities, except capital and net surplus		$1,868,451 08
Joint-stock capital paid up in cash		400,000 00
Surplus beyond all liabilities		850,262 37
Aggregate Liabilities, including paid up capital and net surplus		$3,118,713 45

III. INCOME DURING THE YEAR.

Gross cash premiums received	$593,530 70	
Deduct reinsurance, rebate and return premiums	77,199 19	
Net cash received for premiums (all fire)		$516,331 51
Interest received on bonds and mortgages		98,895 48
Interest and dividends received from all other sources		23,169 65
Received for rent		33,360 88
Income from all other sources		2,617 50
Aggregate Income received during the year in cash		$674,375 02

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)		$325,849 91
Dividends paid		80,321 00
Commissions and brokerage		75,281 27
Salaries and other charges of officers, clerks and other employes		49,175 61
State, national and local taxes		35,210 07
All other payments		76,080 62
Deposit premiums returned on perpetual fire risks	$40,720 60	
Aggregate Expenditures during the year in cash		$639,918 48

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$137,149,204	$2,348,557 02
Written or renewed in 1883	59,778,787	638,603 14
Totals	$196,927,991	$2,987,160 16
Deduct expirations and cancellations	58,161,088	626,988 25
In force December 31, 1883	$138,766,903	$2,360,171 91
Deduct amount reinsured	1,568,265	18,489 75
Net amount in force, including perpetuals	$137,198,638	$2,341,682 16

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$34,865,339	$371,323 96	1–2	$185,661 98
1882	Two years	167,285	1,322 48	1–4	330 62
1883	Two years	212,282	1,721 85	3–4	1,291 38
1881	Three years	6,773,745	74,691 41	1–6	12,448 57
1882	Three years	7,076,559	74,557 78	1–2	37,278 89
1883	Three years	8,205,687	87,956 48	5–6	73,297 07
1880	Four years	685,435	7,253 63	1–8	906 70
1881	Four years	362,180	3,485 98	3–8	1,307 25
1882	Four years	555,235	5,618 48	5–8	3,511 55
1883	Four years	534,662	5,801 38	7–8	5,076 20
1879	Five years	3,747,687	64,081 97	1–10	6,408 19
1880	Five years	3,383,189	44,366 20	3–16	13,309 86
1881	Five years	3,891,284	52,374 55	1–2	26,187 28
1882	Five years	4,742,648	53,814 99	7–10	37,670 49
1883	Five years	4,382,458	49,141 11	9–10	44,226 99
Total amounts		$79,585,675	$897,512 25	.....	$448,913 02

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$23,036,559 25
Total losses paid since organization	12,782,393 97
Total cash dividends declared since the Company commenced business	4,284,000 00
Total amount of the Company's stock owned by the directors at par value	39,600 00
Total amount loaned to stockholders not officers	1,750 00
Total amount of fire losses incurred during the year	351,345 43

Business in the State of New York during the year.

Fire risks written	$10,399,106 09
Premiums received	87,749 61
Losses paid	47,923 73
Amount of losses incurred	47,923 73
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	164 24
Amount of taxes paid to various fire departments	1,508 19
Amount paid the Comptroller for taxes on premiums	650 01

GERMAN FIRE INSURANCE COMPANY.

PITTSBURGH, PA.

[Organized or incorporated March, 1862; commenced business July, 1862.]

CHARLES BARCHFELD, *President.* F. L. GROSS, *Secretary.*

Attorney in the State of New York, T. J. TEMPLE, No. 155 Broadway, New York.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned unincumbered	$14,430 45
Loans on bond and mortgage (first liens)	209,777 50
Interest due and unpaid on bond and mortgage loans	274 20
Interest accrued thereon	4,141 30

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$37,500 00	$44,422 50	
Allegheny County Riot bonds	11,000 00	11,660 00	
Pittsburgh City Temporary Loan bonds	10,000 00	10,000 00	
Pittsburgh City Compromise bonds	8,000 00	8,800 00	
Howard Sub-District School bonds	5,000 00	5,325 00	
Kilbuck District School bonds	5,500 00	5,935 00	
Humboldt Sub-District School bonds	5,000 00	5,000 00	
Colfax Sub-District School bonds	4,000 00	4,000 00	
Pittsburgh N. C. & L. E. R. R. bonds	3,000 00	3,625 00	
Pittsburgh and Western R. R. bonds	2,000 00	2,374 00	
People's Park Passenger Railway Co. bonds	5,000 00	5,000 00	
German Evangelical Protestant Church bonds	2,200 00	2,310 00	
German National Bank stock	7,200 00	14,760 00	
Exchange National Bank stock	3,500 00	5,880 00	
Merchants and Manufacturers' Nat. Bank stock	2,150 00	2,666 00	
Third National Bank stock	5,500 00	8,690 00	
Metropolitan National Bank stock	300 00	300 00	
First National Bank stock	2,700 00	4,860 00	
Total par and market values	$119,550 00	$145,607 50	145,607 50
Cash in bank			29,793 51
Interest due and accrued on stocks and bonds			494 25
Premiums in due course of collection			27,115 17
Bills receivable, not matured, taken for premiums			90 00
All other assets			68 00
Aggregate amount of all actual, available Assets			$431,791 88

II. LIABILITIES.

Net amount of unpaid losses and claims		$9,820 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$76,326 79	
Unearned premiums, *pro rata*, on fire risks running more than one year	43,412 07	
Total unearned premiums		119,738 86
All other liabilities		1,200 00
Total Liabilities, except capital and net surplus		$130,758 86
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		101,033 02
Aggregate Liabilities, including paid up capital and net surplus,		$431,791 88

III. INCOME DURING THE YEAR.

Gross cash premiums received	$221,620 89	
Deduct reinsurance, rebate and return premiums	23,692 56	
Net cash received for premiums (all fire)		$197,928 33
Interest received on bonds and mortgages		11,139 45
Interest and dividends received from all other sources		6,499 00
Received for rent		519 00
Aggregate Income received during the year in cash		$216,085 78

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$110,052 76
Dividends paid	24,000 00
Commissions and brokerage	42,691 50
Salaries and other charges of officers, clerks and other employes	17,872 68
State, national and local taxes	6,043 04
Aggregate Expenditures during the year in cash	$200,659 98

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$16,797,623	$195,874 74
Written or renewed in 1883	19,614,766	222,937 44
Totals	$36,412,389	$418,812 18
Deduct expirations and cancellations	17,541,364	183,955 04
In force December 31, 1883	$18,871,025	$234,857 14
Deduct amount reinsured	110,338	1,290 96
Net amount in force	$18,760,687	$233,566 18

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1880	One year or less	$11,458,163	$152,653 57	1—2	$76,326 79
1881	Three years	1,770,121	21,982 76	1—6	3,363 79
1882	Three years	2,403,037	28,079 76	1—2	14,039 88
1883	Three years	3,129,366	30,850 09	5—6	25,708 40
Totals		$18,760,687	$233,566 18	.....	$119,738 86

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,491,444 83
Total losses paid since organization	490,797 65
Total cash dividends declared since the Company commenced business	386,000 00
Total dividends declared payable in stock since organization	150,000 00
Total amount of the Company's stock owned by the directors at par value	29,350 00
Total amount loaned to stockholders and officers	24,600 00
Total amount of fire losses incurred during the year	111,472 76

Business in the State of New York during the year.

Fire risks written	$3,590,331 00
Premiums received	33,049 99
Losses paid	18,334 49
Amount of losses incurred	18,784 49
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	518 37
Amount of taxes paid to various fire departments	252 47
Amount paid the Comptroller for taxes on premiums	216 40

GERMANIA INSURANCE COMPANY.

NEWARK, N. J.

[Organized or incorporated March 17, 1870; commenced business April 20, 1870.]

JULIUS STAPFF, *President.* JOHN FISCHER, *Secretary.*

Attorney for the State of New York, SAMUEL HATTON, 187 Montague Street, Brooklyn, N. Y.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$93,600 00
Loans on bond and mortgage (first liens)		35,089 33
Loans on bond and mortgage upon which more than one year's interest is due		4,327 50
Interest due and unpaid on bond and mortgage loans		683 63
Interest accrued thereon		177 02

Stocks, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$49,850 00	$58,672 50	
District of Columbia bonds	10,000 00	11,100 00	
Total par and market values	$59,850 00	$69,772 50	69,772 50
Cash in office, $3,142.00; in bank, $4,668.40; total			7,810 40
Premiums in due course of collection			12,375 86
All other assets			706 00
Aggregate amount of all actual, available Assets			$224,542 24

Items not admitted as Available Assets.

Unimproved real estate	$17,900 00
Mortgage loans in excess of fifty per cent marginal value	1,958 67
Interest due and unpaid	1,339 08
Office furniture and fixtures	3,129 89
Total	$24,327 64

II. LIABILITIES.

Total amount of claims for losses	$9,890 46	
Deduct reinsurance thereon	2,147 21	
Net amount of unpaid losses and claims		$7,743 25
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$26,493 48	
Unearned premiums, *pro rata*, on fire risks running more than one year	6,541 44	
Total unearned premiums		33,034 92

Interest on bond and mortgage, due and to become due	$200 00
All other liabilities	3,575 17
Total Liabilities, except capital	$44,553 34
Joint-stock capital paid up in cash	200,000 00
Aggregate Liabilities, including paid up capital	$244,553 34

III. INCOME DURING THE YEAR

Gross cash premiums received	$101,834 83	
Deduct reinsurance, rebate and return premiums	23,179 37	
Net cash received for premiums (all fire)		$78,655 46
Interest received on bonds and mortgages		2,314 27
Interest and dividends received from all other sources		1,939 15
Received for rent		2,211 50
Income from all other sources		1,004 03
Aggregate Income received during the year in cash		$86,124 41

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$62,795 45	
Deduct salvages and reinsurances	11,551 07	
Net amount paid for losses (all fire)		$51,244 38
Commissions and brokerage		17,627 79
Salaries and other charges of officers, clerks and other employes		5,209 84
State, national and local taxes		2,510 80
All other payments		7,473 62
Aggregate Expenditures during the year in cash		$84,066 43

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$5,872,027	$59,937 48
Written or renewed in 1883	10,042,156	105,188 01
Totals	$15,914,183	$163,125 49
Deduct expirations and cancellations	8,913,765	81,659 83
In force December 31, 1883	$7,000,417	$81,465 66
Deduct amount reinsured	1,177,701	17,243 67
Net amount in force	$6,822,716	$64,221 99

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$5,761,965	$52,986 97	1--2	$26,493 48
1882	Two years	6,425	36 79	1--4	9 19
1883	Two years	650	6 50	3--4	4 88
1881	Three years	149,904	1,876 00	1--6	312 66
1882	Three years	330,489	3,537 54	1--2	1,768 77
1883	Three years	428,500	3,892 06	5--6	3,243 39
1881	Four years	2,975	30 50	3--8	11 43
1879	Five years	1,700	27 25	1-10	2 73
1880	Five years	9,250	92 42	3-10	27 72
1881	Five years	47,837	612 66	1--2	306 33
1882	Five years	55,462	782 73	7-10	547 89
1883	Five years	27,559	340 57	9-10	306 45
Totals		$6,822,716	$64,221 99	.....	$33,034 92

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$887,184 19
Total losses paid since organization	442,501 59
Total cash dividends declared since the Company commenced business	86,334 85
Total amount of the Company's stock owned by the directors at par value	37,866 77
Total amount of fire losses incurred during the year	54,188 02

Business in the State of New York during the year.

Fire risks written	$1,753,302 08
Premiums received	21,090 67
Losses paid	17,425 12
Amount of losses incurred	18,525 12
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	189 09
Amount of taxes paid to various fire departments	61 08
Amount paid the Comptroller for taxes on premiums	220 81

GIRARD FIRE AND MARINE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated March, 1858; commenced business May, 1853.]

ALFRED S. GILLETT, *President.* EDWIN F. MERRILL, *Secretary.*

Attorney in the State of New York, JAMES HENDRICK, Albany, N. Y.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$343,800 00
Loans on bond and mortgage (first liens)		474,033 32
Interest due and unpaid on bond and mortgage loans		96 00
Interest accrued thereon		8,448 90

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$87,500 00	$106,900 00	
Philadelphia city bonds	10,000 00	13,200 00	
Louisville city bonds	10,000 00	11,200 00	
City and County St. Louis bonds	10,000 00	11,800 00	
American Steamship Co. bonds	5,000 00	5,400 00	
Union Pacific R. R. Co. bonds	5,000 00	5,850 00	
Connecting R. R. Co. bonds	10,000 00	11,800 00	
Pennsylvania R. R. Co. bonds	10,000 00	12,200 00	
Camden and Amboy R. R. Co. bonds	13,000 00	14,170 00	
Philadelphia and Erie R. R. Co. bonds	10,000 00	11,200 00	
Philadelphia and Reading R. R. Co. bonds	5,000 00	3,500 00	
Philadelphia and Reading R. R. Co. scrip	1,750 00	1,750 00	
Lehigh Navigation Co. bonds	11,000 00	12,760 00	
Susquehanna Coal Co. bonds	3,000 00	3,300 00	
Lancaster and Reading R. R. Co. bonds	10,000 00	11,400 00	
North Pennsylvania R. R. Co. bonds	5,000 00	6,250 00	
Philadelphia and Darby Pass. R. W. Co. bonds	2,250 00	1,800 00	
Illinois Township bonds	6,000 00	6,000 00	
Phila. and Reading R. R. Co. Car Trust bonds	35,000 00	35,000 00	
Phila. and Reading R. R. Co. Car Trust bonds	1,000 00	760 00	
Total par and market values	$250,500 00	$286,240 00	286,240 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Schraeder M. and M. Co. stock	$10,000 00	$10,000 00	$8,000 00	
Bond and mortgage on real estate	10,000 00	10,000 00		
Allegheny Valley R. R. bond	1,000 00	1,000 00	600 00	
Total amounts	$21,000 00	$21,000 00	$8,600 00	8,600 00
Cash in office, $3,214.14; in bank, $81.375.98; total				84,590 12
Interest due and accrued on collateral loans				174 34

Premiums in due course of collection	$46,713 42
All other assets, viz.: Rents due and accrued, $2,105.89; amount deposited for perpetual insurance on Company's building, $2,065.50; total	4,171 39
Aggregate amount of all actual, available Assets	$1,256,867 49

Items not admitted as available Assets.

Temporary loan secured by real estate	$3,100 00

II. LIABILITIES.

Net amount of unpaid losses and claims		$18,550 07
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$129,381 62	
Unearned premiums, *pro rata*, on fire risks running more than one year	117,630 66	
Total unearned premiums		247,012 28
Amount reclaimable on perpetual fire policies		112,549 08
Salaries and other miscellaneous expenses, due and accrued		4,401 50
All other liabilities, viz.: Taxes and assessments, $305.70; commissions and brokerage, $8,081.42; return premiums, $3,671.43; reinsurance, $144.64; total		12,203 19
Total Liabilities, except capital and net surplus		$394,716 12
Joint-stock capital paid up in cash		300,000 00
Surplus beyond all liabilities		562,151 37
Aggregate Liabilities, including paid up capital and net surplus,		$1,256,867 49

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$373,680 86	$1,114 93	
Deduct reinsurance, rebate and return premiums	41,894 08	.....	
Net cash received for premiums	$331,786 78	$1,114 93	$332,901 71
Interest received on bonds and mortgages			28,482 06
Interest and dividends received from all other sources			18,967 09
Received for rent			18,907 56
Deposit premiums received on perpetual fire risks		$4,469 31	
Aggregate Income received during the year in cash			$399,258 42

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	$130,676 83	$3,639 63	
Deduct salvages and reinsurances	2,375 66	.....	
Net amount paid for losses	$128,301 17	$3,639 63	$131,940 80
Dividends paid			72,000 00
Commissions and brokerage			65,604 23
Salaries and other charges of officers, clerks and other employes			34,424 00
State, national and local taxes			14,209 95
All other payments, viz.: Postage, $2,486.84; general expenses, $29,408.16; total			31,895 00
Deposit premium returned on perpetual fire risks		$2,276 29	
Aggregate Expenditures during the year in cash			$350,073 98

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$47,312,339	$568,477 18
Written or renewed in 1883	37,473,084	376,387 98
Totals	$84,785,423	$944,865 16
Deduct expirations and cancellations	35,043,426	341,740 10
In force December 31, 1883	$49,741,997	$603,125 06
Deduct amount reinsured	1,218,307	12,900 51
Net amount in force	$48,523,690	$590,224 55

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$26,277,418	$258,763 25	1--2	$129,381 62
1882	Two years	77,806	709 06	1—4	177 26
1883		79,359	725 73	3—4	544 29
1881	Three years	4,125,672	44,958 26	1--6	7,493 04
1882		4,242,167	46,643 56	1—2	23,321 78
1883		4,895,197	53,200 20	5--6	44,333 50
1880	Four years	62,450	688 76	1—8	86 09
1881		82,988	962 93	3—8	361 09
1882		61,870	662 71	5—8	414 20
1883		74,576	795 19	7—8	695 78
1879	Five years	583,093	7,837 58	1-10	783 76
1880		801,586	10,224 01	3-10	3,067 20
1881		1,102,278	14,506 58	1—2	7,253 29
1882		1,324,226	15,938 37	7-10	11,156 86
1883		1,459,586	18,038 37	9-10	16,234 54
.....	More than five years	82,406	3,415 97	1—2	1,707 98
Totals		$45,332,678	$478,070 53	.....	$247,012 28

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$6,119,523 00
Total losses paid since organization	2,650,651 39
Total cash dividends declared since the Company commenced business	909,196 00
Total amount of the Company's stock owned by the directors at par value	96,500 00
Total amount of fire losses incurred during the year	127,186 74
Total amount of marine and inland losses incurred during the year	3,639 63

Business in the State of New York during the year.

Fire risks written	$1,518,091 00
Premiums received	13,733 25
Losses paid	7,809 09
Amount of losses incurred	6,087 74
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	59 10
Amount of taxes paid to various fire departments	241 88
Amount paid the Comptroller for taxes on premiums	97 18

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated May 18, 1810; commenced business August, 1810.]

GEORGE L. CHASE, *President.* C. B. WHITING, *Secretary.*

Attorney for the State of New York, GEORGE M. COIT, No. 158 Broadway, New York.

Capital stock of the Company paid up, $1,250,000.

I. ASSETS.

Market value of real estate owned unincumbered	$664,675 60
Loans on bond and mortgage (first liens)	968,090 28
Interest accrued thereon	17,682 66

Bonds, etc., owned by the Company.

	Par value.	Market value.	
Hartford National Bank stock, Hartford	$51,100 00	$91,980 00	
Phœnix National Bank stock, Hartford	46,700 00	81,725 00	
Connecticut River Bank stock, Hartford	5,000 00	5,000 00	
American National Bank stock, Hartford	15,000 00	22,500 00	
Charter Oak National Bank stock, Hartford	20,000 00	29,600 00	
Farmers and Mechanics' Nat. Bank stock, Hartford,	18,200 00	22,750 00	
Mercantile National Bank stock, Hartford	15,000 00	18,750 00	
First National Bank stock, Hartford	17,200 00	20,124 00	
Ætna National Bank stock, Hartford	31,500 00	40,320 00	
City National Bank stock, Hartford	20,800 00	18,512 00	
Conn. Trust and Safe Deposit Co. stock, Hartford	23,000 00	28,060 00	
American Exchange Nat. Bank stock, New York	20,000 00	26,000 00	
National Bank of Commerce stock, New York	10,000 00	15,200 00	
Importers and Traders' Nat. Bank stock, New York,	30,000 00	80,400 00	
Bank of America stock, New York	30,000 00	47,400 00	
Manhattan Company Bank stock, New York	10,000 00	15,800 00	
Merchants' National Bank stock, New York	16,700 00	21,543 00	
Union National Bank stock, New York	8,000 00	13,840 00	
Bank of North America stock, New York	7,000 00	7,490 00	
Metropolitan National Bank stock, New York	22,500 00	33,637 50	
Blackstone National Bank stock, Boston	10,600 00	10,706 00	
National Bank of Commerce stock, Boston	3,200 00	3,712 00	
Second National Bank stock, Boston	10,900 00	16,786 00	
Hide and Leather National Bank stock, Boston	2,400 00	2,700 00	
Atlantic National Bank stock, Boston	3,900 00	6,006 00	
First National Bank stock, Boston	10,000 00	19,600 00	
Boylston National Bank stock, Boston	12,500 00	14,625 00	
Merchants' Bank (in liquidation) stock, St. Louis	10,000 00	1,400 00	
Union National Bank stock, Albany	6,200 00	7,750 00	
First National Bank stock, Albany	5,000 00	8,500 00	
Montreal Bank stock, Montreal	30,000 00	52,950 00	
Ontario Bank stock, Bowmansville	6,500 00	6,630 00	
Connecticut River R. R. Co. stock	2,000 00	3,360 00	
New York, New Haven and Hartf. R. R. Co. stock	70,000 00	126,000 00	
Chicago, Rock Island and Pacific R. R. Co. stock	20,000 00	23,800 00	
Chicago and N. West. R. R. Co. preferred stock	20,000 00	28,800 00	
Chicago and N. West. R. R. Co. stock	40,000 00	46,850 00	
Chicago, Burlington and Quincy R. R. Co. stock	60,000 00	72,150 00	
Chicago, Milwaukee and St. Paul R. R. Co. stock	40,000 00	37,550 00	
Union Pacific R. R. Co. stock	20,000 00	15,000 00	
United States bonds	205,000 00	235,493 75	
Tennessee State bonds	33,000 00	13,200 00	
Alabama State bonds, Class A	10,000 00	8,300 00	
South Carolina consols	14,500 00	15,225 00	
Toledo, Ohio, Water-works bonds	5,000 00	6,000 00	
Harlem River and Port Chester R. R. Co. bonds (guaranteed by N. Y., N. H. &. Hart. R. R. Co)	50,000 00	65,000 00	
New Brunswick, N. J., City bonds	45,000 00	47,700 00	
Pawtucket, R. I., Town bonds	75,000 00	90,000 00	
Dubuque, Iowa, City bonds	25,000 00	27,500 00	
Des Moines, Iowa, City bonds	50,000 00	55,000 00	
Chicago and Western Indiana R. R. Co. bonds	75,000 00	82,500 00	
Minnesota Union Railway bonds	50,000 00	53,000 00	
Minnesota State bonds	3,000 00	3,000 00	
Total par and market values	$1,441,400 00	$1,847,425 25	1,847,425 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.
N. Y., Lake Erie & Western R. R. Co. stock	$100,000 00	$73,000 00	
Fort Worth & Denver City bonds	25,000 00	17,000 00	
Texas Pac. & Rio Grande Div. bds.	15,000 00	11,175 00	
Wabash, St. Louis & Pac. R. R. Co. bonds	65,000 00	44,850 00	$195,000 00
Texas & Pac. Land Grant Income bonds	95,000 00	44,175 00	
St. Louis, Kan. City & North. bds.	25,000 00	27,250 00	
Travelers' Ins. Co., Hartford, stock,	5,000 00	15,000 00	
The P. & F. Corbin Corpor'n stock,	2,000 00	3,600 00	26,000 00
Little Rock, Miss. River & Texas R. R. Co. bonds	22,000 00	19,800 00	
N. Y. Lake Erie & West'n R. R. Co. stock	60,000 00	16,200 00	
Del. Lack. & West'n R. R. Co. stock,	65,000 00	76,050 00	
Ætna Ins Co., Hartford, stock	3,300 00	7,326 00	100,000 00
Chicago, Rock Island and Pac. R. R. Co. stock	10,000 00	11,700 00	
Wabash R. R. Co. bonds	70,000 00	60,200 00	50 000 00
N. Y. Cen. & Hud. R. R. Co. stock	10,000 00	11,150 00	
Wabash, St. Louis & Pac. R. R. Co. bonds	50,000 00	34,500 00	45,000 00
Cin. & Springfield R. R. Co. bonds,	1,000 00	1,100 00	
Indianapolis & Cin. R. R. Co. bonds,	3,000 00	3,300 00	
Citizens' R'y Co., St. Louis, stock,	34,400 00	40,592 00	33,000 00
Total amounts	$660,700 00	$517,968 00	$449,000 00

		$449,000 00
Cash in office, $2,786.48; in bank, $220,546.55; total		223,333 03
Interest due and accrued on collateral loans and bank deposits		7,485 84
Premiums in due course of collection		341,095 73
Rents due and accrued		6,096 48
All other assets		13,354 95
Aggregate amount of all actual, available Assets		$4,538,239 82

Item not admitted as an available Asset.

Non-dividend paying stock	$3,000 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$73,196 57	
Losses unadjusted, including all reported and supposed losses	152,877 00	
Losses resisted, including interest, costs and expenses	33,908 50	
Net amount of unpaid losses and claims		$259,982 07
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$806,251 78	
Unearned premiums, *pro rata*, on fire risks running more than one year	855,410 06	
Total unearned premiums		1,661,661 84
All other liabilities		36,000 00
Total Liabilities, except capital and net surplus		$1,957,643 91
Joint-stock capital paid up in cash		1,250,000 00
Surplus beyond all liabilities		1,330,595 91
Aggregate Liabilities, including paid up capital and net surplus,		$4,538,239 82

III. INCOME DURING THE YEAR.

Gross cash premiums received	$2,607,999 22	
Deduct reinsurance, rebate and return premiums	303,561 05	
Net cash received for premiums (all fire)		$2,304,438 17
Interest received on bonds and mortgages		65,882 96
Interest and dividends received from all other sources		121,428 51
Received for rent		29,448 62
Aggregate Income received during the year in cash		$2,521 198 26

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$1,425,483 10	
Deduct salvages and reinsurances	47,766 55	
Net amount paid for losses (all fire)		$1,277,716 55
Dividends paid		250,000 00
Commissions and brokerage		343,445 30
Salaries and other charges of officers, clerks and other employes		126,780 84
State, national and local taxes		35,511 65
All other payments		200,338 15
Aggregate Expenditures during the year in cash		$2,333,792 49

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$237,918,572	$2,797,566 39
Written or renewed in 1883	215,994,435	2,607,999 22
Totals	$453,913 007	$5,405,565 61
Deduct those expired and marked off as terminated	181,963,369	2,091,647 64
In force December 31, 1883	$271,949,638	$3,313,917 97
Deduct amount reinsured	7,832,493	120,599 22
Net amount in force	$264,117,145	$3,193,318 75

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$121,939,088	$1,612,503 57	1—2	$806,251 78
1882	Two years	425,067	3,532 24	1—4	883 06
1883		472,711	3,445 68	3—4	2,583 81
1881	Three years	23,659,912	244,101 01	1—6	40,683 50
1882		25,504 298	268,707 74	1—2	134,353 87
1883		30,368,437	325,762 98	5—6	271,469 15
1880	Four years	2,132,541	22,164 80	1—8	2,770 60
1881		2,005,011	20,725 76	3—8	7,772 16
1882		1,626,054	17,791 56	5—8	11,119 72
1883		1,827,704	18,973 25	7—8	16,601 59
1879	Five years	7,299,453	88,933 25	1-10	8,893 32
1880		8,712,836	107,826 57	3-10	32,347 97
1881		11,424,104	139,242 12	1—2	69,621 06
1882		13,207,531	156.688 44	7-10	109,681 91
1883		13,512,398	162,920 38	9-10	146,628 34
Totals		$264,117,145	$3,193,318 75	.....	$1,661,661 84

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$43,381,499 55
Total losses paid since organization	27,187,630 69
Total cash dividends declared since the Company commenced business	4,813,100 00
Total dividends declared payable in stock since organization	950,000 00
Total amount of the Company's stock owned by the directors at par value	214,200 00
Total amount of fire losses incurred during the year	1,444,921 00

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposit.	Liability.
Canada	$100,000 00	$86,301 42
Georgia	25,000 00	18,475 05
North Carolina	10,000 00	14,356 21
Virginia	50,000 00	15,339 82
Oregon	50,000 00	10,955 20

Business in the State of New York during the year.

Fire risks written	$31,757,815 00
Premiums received	296,802 44
Losses paid	194,069 45
Amount of losses incurred	199,910 65
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	3,916 40

INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PA.

[Incorporated April 14, 1794.]

CHARLES PLATT, *President.* GREVILLE E. FRYER, *Secretary.*

Attorney for the State of New York, NICHOLAS W. S. CATLIN, 16 Exchange Place, New York.

Capital stock of the Company paid up, $3,000,000.

I. ASSETS.

Market value of real estate owned unincumbered	$325,739 47
Loans on bond and mortgage (first liens)	1,856,866 67
Loans on bond and mortgage upon which more than one year's interest is due	10,000 00
Interest due and unpaid on bond and mortgage loans	24,400 08

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$35,000 00	$42,000 00
Pennsylvania State bonds	485,000 00	582,000 00
New Jersey State bonds	47,000 00	56,400 00
Boston City bonds	200,000 00	240,000 00
Baltimore City Water stock	200,000 00	224,000 00
Indianapolis City bonds	30,000 00	33,600 00
Hartford City bonds	45,000 00	56,250 00
Rochester City bonds	25,000 00	33,750 00
Toledo City bonds	21,000 00	25,200 00
Cincinnati City bonds	58,000 00	75,400 00
Fall River City bonds	30,000 00	33,000 00
Harrisburgh City bonds	15,000 00	17,550 00
Providence City Loan bonds	25,000 00	28,750 00
Newark City Loan bonds	20,000 00	24,000 00
Cleveland City bonds	30,000 00	37,500 00
Dayton City bonds	11,000 00	13,200 00
Burlington City Loan bonds	12,000 00	14,400 00
Pennsylvania R. R. Co. bonds	530,000 00	573,800 00
Philadelphia and Reading R. R. Co. bonds	355,000 00	443,500 00
North Pennsylvania R. R. Co. bonds	35,000 00	37,800 00
Belvidere and Delaware R. R. Co. bonds	50,000 00	60,000 00
Pennsylvania and N. Y. Canal and R. R. Co. bonds,	30,000 00	37,500 00
Lehigh Valley R. R. Co. bonds	125,000 00	155,250 00
Delaware R. R. Co Guaranteed bonds	25,000 00	31,500 00
Phila., Wilmington and Baltimore R. R. Co. bonds,	39,000 00	44,850 00
Delaware Division Canal Co. bonds	15,000 00	14,700 00
Del. & R. Canal Co. & C. & A. R. R. & T. Co. b'ds,	11,000 00	12,100 00
Lehigh Coal and Navigation Co. bonds	5,000 00	6,200 00
Easton and Amboy R. R. Co. bonds	63,000 00	67,410 00
Louisville and Nashville R. R. Co. bonds	50,000 00	47,000 00
Cramp & Sons' Dry Dock bonds	25,000 00	25,000 00
Philadelphia and Erie R. R. Co. bonds	150,000 00	156,000 00
Chicago and Western Indiana R. R. Co. bonds	150,000 00	165,000 00
The Belt R. R. and Stock Yard Co. bonds	50,000 00	55,000 00
Bergen County R R. Co. bonds	50,000 00	55,000 00
New York and Pacific Car Trust Co. bonds	120,000 00	120,000 00
Car Trust. of New York, bonds	81,000 00	81,000 00
Phila., Wil'ton and Balt. R. R. Co. stock Trust cert.	100,000 00	94,000 00
New York and Long Branch R. R. Co. bonds	150,000 00	153,000 00
Philadelphia National Bank stock	10,000 00	22,000 00
Chesapeake and Del. Canal Co. stock	11,400 00	684 00
Sandy Hook, Quar. and City Island Tel. Co. stock,	1,000 00	1,000 00
Mutual Insurance Co. scrip	51,390 00	51,390 00
Baltimore Central R. R. Co. bonds	100,000 00	102,000 00
Oil Creek R. R. Co. bonds	50,000 00	53,500 00
Delaware and Chesapeake R. R. Co. bonds	100,000 00	88,000 00
New York, Lake Erie and Western R. R. Co. bonds,	200,000 00	204,000 00
Steubenville and Indiana R. R. Co. bonds	100,000 00	102,000 00
Corning, Cowanesque and A. R. R. Co bonds	50,000 00	50,000 00
N. Y., Chicago and St. Louis R. R. Co. bonds	30,000 00	30,000 00

	Par value.	Market value.	
N. Y., Lake Erie and Western R. R. Co. bonds.....	$50,000 00	$50,000 00	
Terre Haute and Logansport R. R. Co. bonds.....	50,000 00	52,500 00	
Pennsylvania Car Trust Co. bonds	50,000 00	50,000 00	
Total par and market values.....	$4,351,790 00	$4,829,684 00	$4,829,684 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Guarantee T. and S. Deposit Co.stk,	$2,500 00	$3,750 00	$4,450 00	
Catawissa R. R. Co. bonds.....	3,000 00	3,600 00		
Pennsylvania R. R. Co. stock.....	1,250 00	1,450 00		
Penn. Co. for Ins. on Lives, etc. stk,	200 00	800 00	2,000 00	
United Cos. of New Jersey stock...	100 00	194 00		
Pennsylvania R. R. Co. stock.....	1,300 00	1,508 00	1,100 00	
Ins. Co. of State of Penn. stock....	400 00	600 00	350 00	
Phila. and Reading R. R. Co. bds..	3,500 00	2,800 00	2,000 00	
North Pennsylvania R. R. Co. stk..	50,000 00	68,000 00	55,000 00	
Andover Iron Co. stock.....	17,500 00	23,625 00	17,500 00	
Susquehanna Car Trust Co. bonds..	5,000 00	5,000 00	25,000 00	
New York Car Trust Co. bonds.	21,000 00	21,000 00		
Catawissa R. R. Co. stock.....	10,000 00	5,000 00		
Union Passenger R. W. Co. stock..	50,000 00	57,000 00	45,000 00	
Lehigh Valley R. R. Co. stock.....	50,000 00	71,000 00	50,000 00	
Cor., Cow. and Antrim R. R. Co. bds,	27,000 00	28,350 00	25,000 00	
Allentown Iron Co. bonds.....	33,000 00	33,000 00	25,000 00	
Cor., Cow. and Antrim R. R. Co. bds,	54,000 00	56,700 00	50,000 00	
Phila. and Reading R. R. Co. bonds,	102,000 00	114,680 00	150,000 00	
Phila. and Read. C. and I. Co. bds..	100,000 00	80,000 00		
Phila. and Reading R. R. Co. stock,	75,000 00	40,500 00	30,000 00	
Central R. R. Co. of N. J. stock....	70,000 00	58,100 00	49,000 00	
Phila. and Reading R. R. Co. stock,	35,000 00	18,900 00	75,000 00	
Central R. R. Co. of N. J. stock....	20,000 00	16,600 00		
Lehigh Valley R. R. Co. stock.....	20,000 00	28,400 00		
Hunt. and Broad Top R. R. Co. bds,	33,000 00	29,700 00		
Central R. R. Co. of N. J. stock....	40,000 00	33,200 00	25,000 00	
Lehigh Valley R. R. Co. stock.....	50,000 00	71,000 00	50,000 00	
Phila. and Reading R. R. Co. bonds,	5,000 00	5,300 00	4,500 00	
Cor., Cow. and Antrim R. R. Co. bds,	37,000 00	38,850 00	35,000 00	
Phila., Wil. and Bal. R.R. Co. bonds,	18,000 00	16,740 00		
Allentown Iron Co. 1st mort. bds...	92,250 00	92,250 00	65,000 00	
Total amounts.....	$1,027,000 00	$1,027,597 00	$785,900 00	785,900 00
Cash in bank.....				548,006 44
Premiums in due course of collection.....				426,924 07
Bills receivable, not matured, taken for premiums.....				186,421 60
Aggregate amount of all actual, available Assets				$8,993,942 33

Items not admitted as available Assets.

Wrecking boat "North America".....	$70,000 00
Loans on company's own stock	7,754 00
Total	$77,754 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	$49,525 00	
Losses unadjusted, including all reported and supposed losses.....	421,548 00	
Losses resisted, including interest, costs and expenses.....	29,000 00	
Total amount of claims for losses.....	$500,073 00	
Deduct reinsurance thereon	50,000 00	
Net amount of unpaid losses and claims.....		$450,073 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.	$799,850 90	
Unearned premiums, *pro rata*, on fire risks running more than one year	872,063 27	
Unearned premiums, at 100 per cent on marine and inland navigation risks	225,182 63	
Total unearned premiums.....		1,897,096 80

Amount reclaimable on perpetual fire policies	$492,612 95
All other liabilities	19,948 93
Total Liabilities, except capital and net surplus	$2,859,731 68
Joint-stock capital paid up in cash	3,000,000 00
Surplus beyond all liabilities	3,134,210 65
Aggregate Liabilities, including paid up capital and net surplus,	$8,993,942 33

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$2,546,668 93	$1,810,152 50	
Deduct reinsurance, rebate and return premiums	240,587 87	265,085 35	
Net cash received for premiums	$2,306,081 06	$1,545,067 15	$3,851,148 21
Interest received on bonds and mortgages			99,627 23
Interest and dividends received from all other sources			277,136 39
Income from all other sources			52,023 18
Deposit premiums received on perpetual fire risks		$65,850 22	
Aggregate Income received during the year in cash			$4,279,935 01

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	$1,379,669 04	$1,403,675 03	
Deduct salvages and reinsurances	54,015 63	338,603 93	
Net amount paid for losses	$1,325,653 41	$1,065,071 10	$2,390,724 51
Dividends paid			600,000 00
Commissions and brokerage			577,707 77
Salaries and other charges of officers, clerks and other employes			122,310 79
State, national and local taxes			114,843 50
All other payments			240,339 00
Aggregate Expenditures during the year in cash			$4,045,925 57
Deposit premiums returned on perpetual fire risks		$13,827 04	

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1882	$231,564,230	$2,763,016 63	$31,786,697	$260,086 70
Written or renewed in 1883	228,467,316	2,443,116 40	237,695,730	1,817,517 75
Totals	$460,031,546	$5,206,133 03	$269,482,427	$2,077,604 45
Deduct expirations and cancellations	194,804,320	1,961,564 96	246,391,065	1,852,421 82
In force December 31, 1883	$265,227,226	$3,244,568 07	.....	.....
Deduct amount reinsured	4,055,000	63,071 00	.....	.....
Net amount in force	$261,172,226	$3,181,497 07	$23,091,362	$225,182 63

Perpetual Risks.

	Risks.	Deposits.	Interest Premiums.
In force December 31, 1883	$19,220,101 42	$518,539 94	$15,556 20

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1883	One year or less	$121,602,651	$1,599,701 81	1—2	$799,850 90
1882	Two years	814,380	7,335 05	1—4	1,833 76
1883	Two years	833,168	9,273 81	3—4	6,955 35
1881	Three years	21,182,555	224,720 56	1—6	37,453 42
1882	Three years	24,610,592	262,885 26	1—2	131,442 63
1883	Three years	25,532,667	273,707 23	5—6	228,089 35
1880	Four years	730,042	7,921 00	1—8	990 25
1881	Four years	786,900	8,188 00	3—8	3,070 50
1882	Four years	995,200	10,104 98	5—8	6,315 60
1883	Four years	1,215,432	13,225 57	7—8	11,572 33
1879	Five years	6,736,619	84,664 62	1-10	8,466 46
1880	Five years	7,931,235	100,732 16	3-10	30,219 63
1881	Five years	12,296,949	149,825 58	1—2	74,912 79
1882	Five years	18,585,655	212,887 29	7-10	149,021 04
1883	Five years	15,629,942	180,075 79	9-10	162,068 13
	Over five years	1,681,239	36,248 36	*Pro rata.*	19,652 03
Totals		$261,172,226	$3,181,497 07	.....	$1,671,914 17

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$67,952,501 10
Total losses paid since organization	49,135,492 62
Total cash dividends declared since the Company commenced business	7,803,934 25
Total amount of the Company's stock owned by the directors at par value	293,720 00
Total amount loaned to stockholders, not officers	13,204 00
Total amount of fire losses incurred during the year	1,365,326 41
Total amount of marine and inland losses incurred during the year	1,076,171 10

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Georgia	$25,000 00	$10,231 82
North Carolina	10,000 00	7,708 29

Business in the State of New York during the year.

	Fire.	Marine and inland.
Risks written	$22,293,960 00	$62,591,316 00
Premiums received	198,106 31	429,455 43
Losses paid	134,072 08	279,434 98
Amount of losses incurred	133,549 67	.....

Amount of taxes paid to various fire departments	$3,306 59
Amount paid the Comptroller for taxes on premiums	5,280 38
Amount paid for marine taxes	14,206 83

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

PHILADELPHIA, PA.

[Incorporated April 18, 1794; commenced business November 5, 1794.]

HENRY D. SHERRERD, *President.* JOSEPH H. HOLLINSHEAD, *Secretary.*

Attorney for the State of New York, JAS. S. HOLLINSHEAD, No. 6 Pine street, New York.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$68,800 00
Loans on bond and mortgage (first liens)	102,850 00
Interest accrued thereon	1,451 25

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$10,000 00	$11,500 00	
Philadelphia Bank stock	2,000 00	4,420 00	
Susquehanna and York Borough Turnpike Co. stock	500 00	500 00	
Easton and Wilkesbarre Turnpike Co. stock	250 00	50 00	
Lehigh Valley Railroad Co. stock	14,200 00	20,164 00	
Phila. and Southern Mail Steamship Co. stock	2,500 00	.....	
Schuylkill Navigation Co. loan	3,000 00	2,790 00	
Lehigh Coal and Navigation Co. loan	10,000 00	10,200 00	
City of Philadelphia loan	30,000 00	36,300 00	
Harrisb'g, Portsm'th, Mt. Joy and L. R. R. Co. loan,	15,000 00	14,400 00	
Camden & Amboy & D. & R. Canal & Trans. Co. loan	5,000 00	5,450 00	
North Pennsylvania Railroad Co. loan	10,000 00	10,200 00	
American Steamship Co. loan	10,000 00	10,800 00	
Delano Land Co. loan	10,000 00	11,000 00	
Car Trust of New York, series C., loan	11,000 00	11,000 00	
N. Y. and Pacific Car Trust Asso., series C., loan	14,000 00	14,000 00	
Chicago and W. Ind. R. R. Co. coupon bonds, loan	15,000 00	16,500 00	
Phila., Wil. and B. R. R. stock, trust certfs., loan	20,000 00	18,600 00	
Philadelphia and Reading R. R., genl. mort., loan	15,000 00	15,450 00	
Philadelphia and Reading R. R. Car Trust loan	10,000 00	10,000 00	
Corning, Cowanesque and Antram R. R. Co. loan	12,000 00	12,000 00	
Shamokin, Sunbury and Lewisburg R. R. Co. loan,	10,000 00	9,750 00	
Terre Haute and Logansport R. R. Co. loan	20,000 00	20,000 00	
Mutual Insurance Companies' scrip	121 70	121 70	
Total par and market values	$249,571 70	$265,195 70	$265,195 70

Collateral Loans.

	Par Value.	Market Value.	Amount Loaned.	
Ins. Co. of North America stock	$2,250 00	$6,975 00		
Del. & Bound Brook R. R. Co. stock,	10,000 00	13,500 00		
Cambria Iron Co. stock	3,200 00	7,360 00	$25,000 00	
Norfolk and Western R. R. Co. (new river division) loan	3,000 00	4,000 00		
Bethlehem Iron Co. stocks	15,000 00	25,500 00	21,000 00	
Saucon Iron Co. bonds	14,000 00	12,180 00	11,000 00	
East Broad Top R. R. Co. bonds	18,000 00	14,400 00	20,000 00	
Rockhill Iron and Coal Co. bonds	10,000 00	8,000 00		
Muscouetong Iron Works bonds	36,000 00	36,000 00	25,000 00	
Corning, Cowanesque and Antram Railway bonds	29,00 000	29,000 00	25,000 00	
Louisville and Nashville Car Trust certificates	20,000 00	17,000 00	15,000 00	
Total amounts	$161,450 00	$173,915 00	$142,000 00	142,000 00
Cash in office, $983.91; in bank, $78,105.89; total				79,089 80
Interest due and accrued on stocks and bonds				1,290 00
Interest due and accrued on collateral loans				58 33
Premiums in due course of collection				23,599 96
Bills receivable, not matured, taken for premiums				12,729 65
Rents due and accrued				844 67
Perpetual reinsurances				1,580 00
Aggregate amount of all actual, available Assets				$699,489 36

II. LIABILITIES.

Net amount of unpaid losses and claims		$75,401 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$52,984 25	
Unearned premiums, *pro rata*, on fire risks running more than one year	23,820 05	
Unearned premiums, at 100 per cent, on marine and inland risks	45,080 64	
Total unearned premiums		121,884 94
Amount reclaimable on perpetual fire policies		80,486 55
Cash dividends to stockholders unpaid		210 00
Commissions and brokerage		1,863 22
Total Liabilities, except capital and net surplus		$279,845 71

Joint-stock capital paid up in cash	$200,000 00
Surplus beyond all liabilities	219,643 65
Aggregate Liabilities, including paid up capital and net surplus,	$699,489 36

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$159,713 67	$217,538 38	
Deduct reinsurance, rebate and return premiums	19,215 69	73,814 06	
Net cash received for premiums	$140,497 98	$143,724 32	$284,222 30
Interest received on bonds and mortgages			5,302 50
Interest and dividends received from all other sources			23,588 64
Received for rent			4,645 02
Income from all other sources			6,369 32
Aggregate Income received during the year in cash			$324,127 78
Deposit premiums received on perpetual fire risks		$2,451 00	

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	$79,964 78	$147,650 89	
Deduct salvages and reinsurances	524 59	14,518 82	
Net amount paid for losses	$79,440 19	$133,132 07	$212,572 26
Dividends paid			19,960 00
Commissions and brokerage			50,614 80
Salaries and other charges of officers, clerks and other employes			13,750 00
State, national and local taxes			6,547 88
All other payments			23,705 54
Deposit premiums returned on perpetual fire risks		$2,207 67	
Aggregate Expenditures during the year in cash			$327,150 48

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1882	$18,225,931	$159,798 27	$2,174,895	$46,442 97
Written or renewed in 1883	16,808,713	161,477 26	32,808,704	208,537 43
Totals	$35,034,644	$321,275 53	$34,983,599	$254,980 40
Deduct expirations and cancellations	17,697,361	165,905 65	33,221,896	207,180 62
In force December 31, 1883	$17,337,283	$155,369 88	$1,761,703	$47,799 78
Deduct amount reinsured	465,939	4,318,80	95,590	2,719 14
Net amount in force	$16,871,344	$151,051 08	$1,666,113	$45,080 64

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1883	One year or less	$12,920,926	$105,968 50	1—2	$52,984 25
1882	Two years	63,150	636 03	1—4	159 01
1883		28,175	182 91	3—4	137 18
1881	Three years	770,674	7,894 33	1—6	1,315 72
1882		693,690	7,737 13	1—2	2,868 57
1883		764,984	8,570 59	5—6	7,142 16
1880	Four years	19,050	190 84	1—8	23 85
1881		22,350	238 37	3—8	89 39
1882		30,500	323 70	5—8	202 31
1883		29,550	294 00	7—8	257 25
1879	Five years	224,350	2,919 37	1—10	291 94
1880		304,013	3,407 83	3—10	1,022 34
1881		329,936	3,936 27	1—2	1,968 14
1882		193,906	2,669 50	7—10	1,868 65
1883		476,090	6,081 71	9—10	5,473 54
Totals		$16,871,344	$151,051 08	... ...	$76,804 20

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$17,114,690 00
Total losses paid since organization	14,164,495 00
Total cash dividends declared since the Company commenced business	4,066,406 00
Total amount of the Company's stock owned by the directors at par value	26,000 00
Total amount of fire losses incurred during the year	80,379 00
Total amount of marine and inland losses incurred during the year	158,873 00

Business in the State of New York during the year.

	Fire.	Marine and inland.	
Risks written	$3,679,278 00	$15,057,093 00	
Premiums received	31,050 82	32,071 59	
Losses paid	16,216 67	63,474 54	
Amount of losses incurred	18,366 07	73,547 12	
Amount of taxes paid to the Insurance Department on premiums under reciprocal law			$1,549 65
Amount of taxes paid to various fire departments			466 07
Amount paid the Comptroller for taxes on premiums			318 52

MANUFACTURERS' FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

[Organized and commenced business January 9, 1873.]

SAMUEL APPLETON, *President.* SAMUEL H. WISE, *Secretary.*

Attorney for the State of New York, ALFRED A. PECK, No. 57 Liberty street, New York.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$86,950 54
Loans on bond and mortgage (first liens)	32,300 00
Loans on bond and mortgage upon which more than one year's interest is due	5,000 00
Interest due and unpaid on bond and mortgage loans	2,887 50
Interest accrued thereon	658 37

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
State National Bank stock	$7,500 00	$9,675 00	
Atlantic National Bank stock	4,000 00	6,160 00	
Atlas National Bank stock	30,000 00	37,125 00	
National Eagle Bank stock	26,800 00	29,279 00	
Second National Bank stock	25,000 00	38,250 00	
Shoe and Leather National Bank stock	20,000 00	19,000 00	
Shawmut National Bank stock	15,000 00	17,400 00	
National City Bank stock	28,200 00	31,584 00	
Hamilton National Bank stock	15,000 00	17,700 00	
Somerville Horse Railroad stock	2,000 00	2,120 00	
Boston and Lowell R. R. bonds	100,000 00	118,000 00	
Cheshire R. R. bonds	37,000 00	40,885 00	
Cheshire R. R. bonds	15,000 00	16,650 00	
Middlesex Horse R. R. bonds	25,000 00	26,250 00	
United States bonds	100,000 00	$124,000 00	
Total par and market values	$450,500 00	$534,078 00	$534,078 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Atchison, Topeka & Santa Fe R. R. Co. stock	$30,000 00	$23,700 00	$20,000 00	
Herdic Phaeton Co. bond	1,000 00	1,000 00	990 00	
*Washington Mills Co. stock	21,100 00	7,174 00		
Laconia Co. stock	1,600 00	1,960 00	10,100 00	
Northern Gas-Light Co. stock, Fremont, N. Y.	2,000 00	1,200 00		
Atlantic & Pac. R'way Sub. Blocks stock	616 00	616 00	300 00	
Highland Street Railway Co. stock	500 00	597 50	975 00	
Metropolitan Railway Co. stock	500 00	740 00		
Total amounts	$57,316 00	$36,987 50	$32,365 00	32,365 00
Cash in office, $8,325.46; in bank, $103,194.23; total				111,520 19
Interest due and accrued on bonds				3,166 67
Interest due and accrued on collateral loans				311 53
Premiums in due course of collection				126,429 59
Bills receivable, not matured, taken for premiums				11,411 48
Rents				1,300 00
Amount due from La Confiance Insurance Company for premiums, secured by United States bonds, deposited with the New York Insurance Department				140,349 44
Aggregate amount of all actual, available Assets				$1,088,728 31

Item not admitted as an available Asset.

Chattel mortgage	350 00	

II. LIABILITIES.

Net amount of unpaid losses and claims		$80,138 39
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$330,107 85	
Unearned premiums, *pro rata*, on fire risks running more than one year	88,663 47	
Unearned premiums, at 100 per cent, on marine risks	25,276 84	
Total unearned premiums		414,048 16
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise		1,031 86
Commissions and brokerage		45,166 59
Total Liabilities, except capital and net surplus		$570,385 00
Joint-stock capital paid up in cash		500,000 00
Surplus beyond all liabilities		18,343 31
Aggregate Liabilities, including paid up capital and net surplus,		$1,088,728 31

* Loan since paid.

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received	$871,789 93	$91,060 78	
Deduct reinsurance, rebate and return premiums	142,864 70	30,703 44	
Net cash received for premiums	$728,925 23	$60,357 34	$789,282 57
Interest received on bonds and mortgages			2,416 19
Interest and dividends received from all other sources			36,684 00
Received for rent			4,949 77
Aggregate Income received during the year in cash			$833,332 53

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses	$456,214 78	$108,407 93	
Deduct salvages and reinsurances	33,473 07	23,280 58	
Net amount paid for losses	$422,741 71	$85,127 35	$507,869 06
Dividends paid			20,000 00
Commissions and brokerage			118,943 05
Salaries and other charges of officers, clerks and other employes			36,040 65
State, national and local taxes			16,392 89
All other payments			90,758 07
Aggregate Expenditures during the year in cash			$790,003 72

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1882	$79,169,385	$689,995 87	$1,527,289	$35,717 62
Written or renewed in 1883	101,599,177	899,716 04	9,661,231	89,392 35
Totals	$180,768,562	$1,589,711 91	$11,188,520	$125,109 97
Deduct expirations and cancellations	76,840,501	687,967 25	9,793,832	95,262 86
In force December 31, 1883	$103,928,061	$901,744 66	$1,394,688	$29,847 11
Deduct amount reinsured	6,082,720	53,501 22	225,100	4,570 27
Net amount in force	$97,845,341	$848,243 44	$1,169,588	$25,276 84

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$71,866,943	$660,215 71	1—2	$330,107 85
1882	Two years	335,210	1,730 26	1—4	432 56
1883	Two years	390,087	1,927 59	3—4	1,445 70
1881	Three years	5,109,000	34,260 22	1—6	5,710 04
1882	Three years	3,845,920	26,987 43	1—2	13,493 71
1883	Three years	2,956,580	20,482 66	5—6	17,068 89
1880	Four years	158,665	1,369 37	1—8	171 17
1881	Four years	327,430	2,203 69	3—8	826 38
1882	Four years	168,600	1,248 62	5—8	780 38
1883	Four years	74,000	516 87	7—8	452 26
1879	Five years	3,363,326	26,066 42	1-10	2,606 64
1880	Five years	1,525,900	14,314 87	3-10	4,294 44
1881	Five years	1,569,800	14,629 44	1—2	7,314 72
1882	Five years	2,96 ,510	19,973 42	7-10	13,981 39
1883	Five years	3,186,370	22,316 87	9-10	20,085 19
Totals		$97,845,341	$848,243 44		$418,771 32

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$7,251,763 28
Total losses paid since organization	4,207,564 58
Total cash dividends declared since the Company commenced business	395,000 00
Total dividends declared payable in stock since organization	395,000 00
Total amount of the Company's stock owned by the directors at par value	52,700 00
Total amount of fire losses incurred during the year	447,482 94
Total amount of marine losses incurred during the year	71,757 00

Business in the State of New York during the year.

	Fire.	Marine.	
Risks written	$30,290,625 00	$10,000 00	
Premiums received	139,926 43	100 00	
Losses paid	109 775 77	45,524 28	
Amount of losses incurred	127,875 03	30,674 28	
Amount of taxes paid to various fire departments			$2,214 10

MECHANICS' INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized or incorporated April 19, 1854; commenced business May 4, 1854.]

FRANCIS McMANUS, *President.* JOHN H. DAVIS, *Secretary.*

Attorney for the State of New York, JAMES HENDRICK, Albany, N. Y.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$93,200 00
Loans on bond and mortgage (first liens)	141,400 00
Interest due and unpaid on bond and mortgage loans	105 00
Interest accrued thereon	2,188 50

Stocks, Bonds, etc., owned by the Company

	Par value.	Market value.	
United States bonds	$100,000 00	$102,000 00	
Phila., Wilmington and Baltimore R. R. bonds	5,000 00	5,700 00	
Steubenville and Indiana R. R. bonds	25,000 00	25,500 00	
Phila. and Reading R. R. mortgage bonds	15,000 00	15,150 00	
Union Passenger Railway bonds, Philadelphia	20,000 00	20,600 00	
Pennsylvania Car Trust bonds	33,000 00	33,000 00	
Allegheny Car Trust bonds	6,000 00	6,000 00	
Iron Mountain Car Trust bonds	10,000 00	10,000 00	
Phila. and Reading R. R. Car Trust bonds	10 000 00	10,000 00	
Lombard and South Sts. Pas. R'way b'ds (Phila.)	5,000 00	5,000 00	
Total par and market values	$229,000 00	$232,950 00	232,950 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Germantown Pas. Railway Co., of Philadelphia, stock	$5,000 00	$7,200 00	$10,000 00	
North Penn. R. R. Co. stock	5,000 00	6,800 00		
Penn. R. R. Co. stock	25,000 00	29,000 00	30,000 00	
Northern Central R. R. Co. stock	5,000 00	6,000 00		
Union Pas. R'y Co., of Phila., stock,	2,500 00	7,000 00	6,000 00	
Northern Central R. R. Co. stock	5,000 00	6,000 00	9,000 00	
Union Pas R'y Co., of Phila., stock,	1,500 00	4,200 00		
Lehigh Valley R. R. Co. bond	1,000 00	1,200 00		
Total amounts	$50,000 00	$67,400 00	$55,000 00	55,000 00

Cash in office, $248.42; in bank, $4,768.56; total	5,016 98
Interest due and accrued on stocks and bonds	768 33
Interest due and accrued on collateral loans	166 31
Premiums in due course of collection	7,359 84
Rents due and accrued	382 40
Aggregate amount of all actual, available Assets	$538,537 36

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$2,125 00	
Losses unadjusted, including all reported and supposed losses	4,045 00	
Net amount of unpaid losses and claims		$6,170 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$35,889 24	
Unearned premiums, *pro rata*, on fire risks running more than one year	5,843 49	
Total unearned premiums		41,732 73
Amount reclaimable on perpetual fire policies		133,775 50
All other liabilities, viz: Commissions and brokerage, $1,006.57; return premiums, $450.02; total		1,456 59
Total Liabilities, except capital and net surplus		$183,134 82
Joint-stock capital paid up in cash		250,000 00
Surplus beyond all liabilities		105,402 54
Aggregate Liabilities, including paid up capital and net surplus,		$538,537 36

III. INCOME DURING THE YEAR.

Gross cash premiums received	$85,507 32	
Deduct reinsurance, rebate and return premiums	9,911 79	
Net cash received for premiums (all fire)		$75,595 53
Interest received on bonds and mortgages		7,550 19
Interest and dividends received from all other sources		11,853 10
Income from all other sources, viz: Rent, $6,096.65; transfers, surveys, etc., $443; total		6,539 65
Deposit premiums received on perpetual fire risks	$8,457 50	
Aggregate Income received during the year in cash		$101,538 47

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$34,945 59	
Deduct salvages and reinsurances	221 22	
Net amount paid for losses (all fire)		$34,724 37
Dividends paid		20,000 00
Commissions and brokerage		11,085 39
Salaries and other charges of officers, clerks and other employes		5,055 00
State, national and local taxes		4,542 41
All other payments, viz.: Improvements to real estate, $1,640.77; office expenses, supplies, advertising, etc, $1,584.23		3,225 00
Deposit premiums on perpetual fire risks	$4,206 00	
Aggregate Expenditures during the year in cash		$78,632 17

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$4,804,395	$50,898 88
Written or renewed in 1883	9,859,536	88,874 52
Totals	$14,663,931	$139,773 40
Deduct expirations and cancellations	7,090,360	58,898 67
In force December 31, 1883	$7,573,571	$80,874 73

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$7,070,825	$71,778 47	1—2	$35,889 24
1882	Two years	9,100	159 00	1—4	39 75
1883	Two years	42 875	491 53	3—4	368 65
1881	Three years	9,100	134 00	1—6	22 33
1882	Three years	94,925	1,164 71	1—2	582 36
1883	Three years	168,963	1,920 04	5—6	1,600 04
1879	Five years	17,200	792 25	1-10	79 23
1880	Five years	10,700	515 00	3-10	154 50
1881	Five years	21,200	788 00	1—2	394 00
1882	Five years	58,550	1,079 65	7-10	755 76
1883	Five years	70,133	2,052 08	9-10	1,846 87
		$7,573,571	$80,874 73	.....	$41,732 73

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$518,354 86
Total losses paid since organization	167,276 00
Total cash dividends declared since the Company commenced business	215,660 00
Total amount of the Company's stock owned by the directors at par value	80,800 00
Total amount loaned to stockholders and officers	22,100 00
Total amount of fire losses incurred during the year	35,646 74

Business in the State of New York during the year.

Fire risks written	$4,200,031 00
Premiums received	30,672 16
Losses paid	8,106,12
Amount of losses incurred	8,393 19
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	167 97
Amount of taxes paid to various fire departments	414 17
Amount paid the Comptroller for taxes on premiums	174 19

MERCANTILE INSURANCE COMPANY.

CLEVELAND, OHIO.

[Organized November, 1871; commenced business December 23, 1871.]

WILLIAM J. GORDON, *President.* GEORGE A. TISDALE, *Secretary.*

Attorney for the State of New York, HORATIO DORR, No. 128 Broadway, New York.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$60,000 00
Interest due and unpaid on bond and mortgage loans		1,500 00
Interest accrued thereon		450 02

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$108,000 00	$119,000 00	
Ohio State bonds	6,615 38	7,050 00	
Lake Shore and Michigan Southern Ry. Co. stock	50,000 00	48,000 00	
New York Central and Hudson R. R. R. Co. stock	10,000 00	11,200 00	
Chicago and Northwestern Ry. Co. stock	10,000 00	11,750 00	
Chicago, Milwauk. and St. Paul Ry. Co. pref'd stock,	10,000 00	11,750 00	
Chicago, Milwaukee and St. Paul Ry. Co. com. stock,	4,100 00	3,800 00	
Clev., Col., Cin. and Ind. Ry. Co. stock	20,000 00	13,000 00	
Cleveland and Pittsburgh R. R. Co. stock	5,000 00	6,800 00	
Chicago, Milwaukee and St. Paul Ry. Co. bonds	5,000 00	6,250 00	
Clev., Col., Cin. and Ind. Ry. Co. bonds	4,000 00	4,750 00	
Cincinnati and Springfield Ry. Co. bonds	11,000 00	12,300 00	
Lake Shore and Michigan Southern Ry. Co. bonds	1,500 00	1,600 00	
Total par and market values	$245,215 38	$257,250 00	257,250 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Commercial National Bank stock....	$10,000 00	13,500 00	$10,000 00	$10,000 00
Cash in office, $1,922.35; in bank, $19,989.02; total				21,911 37
Interest due and accrued on stocks and bonds				1,200 00
Premiums in due course of collection				8,704 72
Bills receivable, not matured, taken for premiums				570 00
Aggregate amount of all actual, available Assets				$361,586 11

II. LIABILITIES.

Total amount of claims for losses	$9,875 80	
Deduct reinsurance thereon	800 00	
Net amount of unpaid losses and claims		$9,075 80
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$43,622 21	
Unearned premiums, *pro rata*, on fire risks running more than one year	18,245 12	
Unearned premiums, at 50 per cent on inland navigation risks	687 50	
Total unearned premiums		62,554 83
Salaries and other miscellaneous expenses, due and accrued		2,112 89
Commissions and brokerage, $35.62; miscellaneous items, $1,020.75; total		1,056 37
Total Liabilities, except capital and net surplus		$74,799 89
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		86,786 22
Aggregate Liabilities, including paid up capital and net surplus,		$361,586 11

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$114,100 90	$13,402 22	
Deduct reinsurance, rebate and return premiums	12,918 30	1,343 52	
Net cash received for premiums	$101,182 60	$12,058 70	$113,241 30
Interest received on bonds and mortgages			3,828 80
Interest and dividends received from all other sources			13,304 58
Aggregate Income received during the year in cash			$130,374 68

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$59,606 75	$19,622 82	
Deduct salvages and reinsurances	5,480 76	214 57	
Net amount paid for losses	$54,125 99	$19,408 25	$73,534 24
Dividends paid			25,000 00
Commissions and brokerage			16,233 42
Salaries and other charges of officers, clerks and other employes			13,299 53
State, national and local taxes			3,703 12
All other payments			7,274 01
Aggregate Expenditures during the year in cash			$139,044 32

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums
In force December 31, 1882	$8,859,947	$110,264 86	$82,000	$3,548 00
Written or renewed in 1883	10,681,957	118,176 30	1,472,524	10,901 47
Totals	$19,541,904	$228,441 16	$1,554,524	$14,449 47
Deduct expirations and cancellations	8,948,436	102,937 80	1,528,024	12,629 47
In force December 31, 1883	$10,593,468	$125,503 36	$26,500	$1,820 00
Deduct amount reinsured	184,941	3,094 92	6,500	445 00
Net amount in force	$10,408,527	$122,408 44	$20,000	$1,375 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$6,977,447	$87,244 42	1—2	$43,622 21
1882	Two years	52,006	123 49	1—4	30 87
1883	Two years	19,500	199 87	3—4	149 99
1881	Three years	789,010	8,661 93	1—6	1,443 65
1882	Three years	722,061	7,953 72	1—2	3,976 86
1883	Three years	728,753	8,615 13	5—6	7,179 27
1883	Four years	900	9 79	7—8	8 56
1879	Five years	96,450	1,195 18	1-10	119 51
1880	Five years	97,675	1,223 27	3-10	366 98
1881	Five years	166,413	2,134 00	1—2	1,067 00
1882	Five years	618,112	3,202 06	7-10	2,241 40
1883	Five years	140,200	1,845 58	9-10	1,661 03
Totals		$10,408,527	$122,408 44	.....	$61,867 33

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,949,905 45
Total losses paid since organization	1,144,331 31
Total cash dividends declared since the Company commenced business	270,000 00
Total amount of the Company's stock owned by the directors at par value	146,500 00
Total amount loaned to stockholders and officers	60,000 00
Total amount of fire losses incurred during the year	58,927 55
Total amount of inland losses incurred during the year	7,795 03

Business in the State of New York during the year.

	Fire.	Inland.
Fire risks written	$1,023,835 00	.....
Premiums received	7,835 11	.....
Losses paid	2,238 75	$1,134 75
Amount of losses incurred	2,238 75	.....

Amount paid the Comptroller for taxes on premiums $81 00

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

[Organized February 11, 1823; commenced business May, 1823.]

GEORGE R. ROGERS, *President.* B. F. FIELD, JR., *Secretary.*

Attorney for the State of New York, ALFRED A. PECK, No. 53 Liberty street, New York.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$41,500 00
Interest accrued thereon	595 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Atlantic National Bank stock	$10,000 00	$15,400 00	
City National Bank stock	20,000 00	22,400 00	
Columbian National Bank stock	20,000 00	25,800 00	
Eagle National Bank stock	21,400 00	23,326 00	
Globe National Bank stock	30,000 00	30,900 00	
Hamilton National Bank stock	12,000 00	14,160 00	
New England National Bank stock	16,000 00	21,280 00	
North National Bank stock	20,000 00	25,800 00	
Railroad National Bank stock	3,700 00	4,366 00	
State National Bank stock	17,800 00	22,606 00	
Suffolk National Bank stock	53,500 00	63,665 00	
Tremont National Bank	20,000 00	21,400 00	
Union National Bank stock	20,000 00	28,400 00	
Boston and Providence Railroad stock	20,000 00	33,400 00	
Lyman Mills stock	10,000 00	9,000 00	
United States bonds	15,000 00	17,100 00	
New Bedford Railroad bonds	30,000 00	36,600 00	
Boston and Albany Railroad bonds	30,000 00	36,600 00	
Boston and Maine Railroad bonds	10,000 00	12,400 00	
Fitchburg Railroad bonds	25,000 00	30,750 00	
Boston and Lowell R. R. bonds	25,000 00	28,800 00	
Boston City bonds	65,000 00	77,350 00	
Charlestown Water Loan bonds	10,000 00	11,600 00	
Total par and market values	$504,400 00	$613 103 00	$613,103 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
United States bonds	$1,500 00	$1,710 00	$1,550 00	1,550 00
Cash in office, $897.37; in bank, $9,723 48; total				10,620 85
Interest due and accrued on stocks and bonds				5,702 08
Interest due and accrued on collateral loans				193 75
Premiums in due course of collection				8,378 24
Bills receivable, not matured, taken for premiums				25,301 33
Aggregate amount of all actual, available Assets				$706,944 25

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$13,472 50	
Losses resisted, including interest, costs and expenses	1,500 00	
Net amount of unpaid losses and claims		$14,972 50
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$58,187 26	
Unearned premiums, *pro rata*, on fire risks running more than one year	30,892 70	
Unearned premiums, at 100 per cent, on marine risks	22,300 61	
Total unearned premiums		111,380 57
Salaries and other miscellaneous expenses, due and accrued		1,500 00
All other liabilities		625 00
Total Liabilities, except capital and net surplus		$128,478 07
Joint-stock capital paid up in cash		400,000 00
Surplus beyond all liabilities		178,466 18
Aggregate Liabilities, including paid up capital and net surplus,		$706,944 25

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received	$147,020 83	$89,556 46	
Deduct reinsurance, rebate and return premiums	21,255 51	28,970 49	
Net cash received for premiums	$125,765 32	$60,585 97	$186,351 29
Interest received on bonds and mortgages			2,000 00
Interest and dividends received from all other sources			30,193 44
Aggregate Income received during the year in cash			$218,544 73

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses	$75,416 50	$41,659 06	
Deduct salvages and reinsurances	.....	86 85	
Net amount paid for losses	$75,416 50	$41,572 21	$116,988 71
Dividends paid			40,000 00
Commissions and brokerage			31,528 53
Salaries and other charges of officers, clerks and other employes			14,075 00
State, national and local taxes			6,771 49
All other payments			11,108 29
Aggregate Expenditures during the year in cash			$220,472 02

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1882	$20,364,983	$188,514 64	$2,723,156	$30,207 14
Written or renewed in 1883	15,580,671	148,357 85	3,290,389	77,559 90
Totals	$35,945,654	$336,872 49	$6,013,545	$107,777 04
Deduct expirations and cancellations	17,170,123	155,863 82	3,493,628	83,977 23
In force December 31, 1883	$18,775,531	$181,008 67	$2,519,917	$23,799 81
Deduct amount reinsured	585,822	7,065 12	26,000	1,499,20
Net amount in force	$18,189,709	$173,943 55	$2,493,917	$22,300 61

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums uncarned.
1883	One year or less	$12,224,628	$116,374 53	1—2	$58,187 26
1882	Two years	52,840	385 32	1—4	96 33
1883	Two years	21,200	170 46	3—4	127 84
1881	Three years	846,483	8,763 39	1—6	1,490 56
1882	Three years	762,612	7,860 71	1—2	3,930 35
1883	Three years	702,149	7,844 48	5--6	6,537 07
1879	Five years	442,910	4,413 57	1-10	441 36
1880	Five years	441,596	4,528 07	3-10	1,358 40
1881	Five years	724,255	7,518 68	1—2	3,759 34
1882	Five years	697,325	6,622 11	7-10	4,635 47
1883	Five years	1,273,711	9,462 23	9-10	8,515 98
Totals		$18,189,709	$173,943 55		$89,079 96

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,740,330 00
Total losses paid since organization	4,366,509 15
Total cash dividends declared since the Company commenced business	1,854,500 00
Total dividends declared payable in stock since organization	100,000 00
Total amount of the Company's stock owned by the directors at par value	26,800 00
Total amount loaned to stockholders and officers	1,550 00
Total amount of fire losses incurred during the year	65,086 24
Total amount of marine losses incurred during the year	26,725 72

Business in the State of New York during the year.

Fire risks written	$3,193,998 00
Premiums received	16,163 47
Losses paid	18,691 23
Amount of losses incurred	11,070 60
Amount of taxes paid to various fire departments	398 65
Amount paid the Comptroller for taxes on premiums	177 01

MERCHANTS' INSURANCE COMPANY.

NEWARK, N, J.

[Organized or incorporated February 18, 1858; commenced business April 18, 1858]

HENRY POWLES, *President.* JAMES R. MULLIKIN, *Secretary.*

Attorney for the State of New York, L. SPENCER GOBLE, No. 137 Broadway, New York.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$148,576 00
Loans on bond and mortgage (first liens)		441,842 00
Loans on bond and mortgage upon which more than one year's interest is due		2,000 00
Interest due and unpaid on bond and mortgage loans		1,202 00
Interest accrued thereon		7,706 85

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$204,000 00	$235,980 00	
Newark City Street Improvement bonds	100,000 00	120,000 00	
New Jersey State bonds	1,000 00	1,170 00	
New Jersey Central R. R. bonds	25,000 00	28,500 00	
Jersey City registered bonds	3,000 00	3,000 00	
East Orange Street Improvement bonds	23,750 00	25,490 00	
Elizabeth City Street Improvement bonds	16,000 00	8,000 00	
Newark and Bloomfield H. C. R. R. bonds	6,000 00	6,300 00	
Long Branch Graded School bonds	15,000 00	18,000 00	
Union School District No. 30, Essex County, bonds	2,700 00	2,808 00	
Citizens' Gas-Light Co. bonds	13,500 00	14,310 00	
Citizens' Gas-Light Co. stock	5,000 00	5,000 00	
Newark Gas-Light Co. stock	10,000 00	14,000 00	
Total par and market values	$424,950 00	$482,558 00	482,558 00

Collateral Loans

	Par value.	Market value.	Amount loaned.	
Newark and New York R. R. bonds,	$4,500 00	$5,130 00	$2,500 00	
Union Build. and Loan Ass'n stock,	500 00	800 00	500 00	
Newark City National Bank stock	1,000 00	1,300 00	1,100 00	
Newark City Ice Co. stock	800 00	640 00		
Newark City Ice Co. stock	10,000 00	8,000 00	3,000 00	
Newark City Ice Co. stock	5,000 00	4,000 00	2,000 00	
National State Bank stock	1,650 00	2,112 00	1,500 00	
Nat. Newark Banking Co. stock	500 00	650 00	1,000 00	
Newark City National Bank stock	500 00	650 00		
Newark Gas-Light Co. stock	4,100 00	5,740 00	7,500 00	
Nat. Newark Banking Co. stock	2,000 00	2,600 00		
Citizens' Gas-Light Co. stock	3,200 00	3,200 00	2,500 00	
American Fire Ins. Co. scrip	90 00	144 00		
State Banking Co. stock	1,000 00	600 00	400 00	
Manufacturers' Nat. Bank stock	4,000 00	2,800 00	2,500 00	
Domestic Telephone Co. stock	2,000 00	3,000 00		
Second National Bank stock	900 00	1,125 00	1,087 50	
Citizens' Gas-Light Co. stock	3,000 00	3,000 00	2,700 00	
American Fire Ins. Co. scrip	370 00	592 00		
Newark & Rosen. Cement Co. stock,	7,000 00	7,000 00	6,300 00	
Newark City Ice Co. stock	9,300 00	7,440 00	4,000 00	
Newark Gas-Light Co. stock	2,000 00	2,800 00		
Rosselle Land and Imp. Co. stock	1,700 00	850 00		
Newark City Ice Co. stock	2,600 00	2,080 00	1,500 00	
Mutual Benefit Ice Co. stock	290 00	290 00		
Total amounts	$68,080 00	$66,543 00	$40,087 50	40,087 50

Cash in office, $4,778.18; in bank, $17,634.73; total	$22,412 91
Interest due and accrued on stocks and bonds	7,984 48
Interest due and accrued on collateral loans	583 77
Premiums in due course of collection	64,728 35
Rents due and accrued	1,556 30
Aggregate amount of all actual, available Assets	$1,221,238 16

Item not admitted as an available Asset.

Bills receivable	$725 61

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$18,888 11	
Losses unadjusted, including all reported and supposed losses	47,772 86	
Losses resisted, including interest, costs and expenses	900 00	
Net amount of unpaid losses and claims		$67,560 97
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$241,126 70	
Unearned premiums, *pro rata*, on fire risks running more than one year	109,764 22	
Total unearned premiums		350,890 92
Amount reclaimable on perpetual fire policies		480 00
Principal unpaid on scrip ordered to be redeemed		5,346 00
Interest unpaid to scripholders, due or to become due		1,412 91
All other liabilities, viz. : Taxes and assessments, $544.15; commissions and brokerage, $10,940.34; return premiums, $5,804.41; miscellaneous items, $1,131.96; total		18,420 86
Total Liabilities, except capital and net surplus		$444,111 66
Joint-stock capital paid up in cash		400,000 00
Surplus beyond all liabilities		377,126 50
Surplus constituting a permanent reserve fund, represented by scrip, which cannot be redeemed so as to diminish said reserve,	$5,346 00	
Aggregate Liabilities, including paid up capital and net surplus,		$1,221,238 16

III. INCOME DURING THE YEAR.

Gross cash premiums received	$617,709 26	
Deduct reinsurance, rebate and return premiums	56,631 09	
Net cash received for premiums (all fire)		$561,078 17
Interest received on bonds and mortgages		26,465 46
Interest and dividends received from all other sources		25,356 39
Received for rent		5,774 09
Aggregate Income received during the year in cash		$618,674 11

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$322,388 50	
Deduct salvages and reinsurances	2,350 96	
Net amount paid for losses (all fire)		$320,037 54
Dividends paid		49,020 00
Scrip redeemed in cash, and interest paid on scrip		313 56
Commissions and brokerage		115,499 35
Salaries and other charges of officers, clerks and other employes		28,815 50
State, national and local taxes		20,143 43
All other payments		45,748 41
Aggregate Expenditures during the year in cash		$579,577 79

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$56,799,431	$540,282 12
Written or renewed in 1883	64,821,126	647,463 46
Totals	$121,620,557	$1,187,745 58
Deduct expirations and cancellations	56,352,261	502,756 58
In force December 31, 1883	$65,268,296	$684,989 00
Deduct amount reinsured	631,606	6,564 46
Net amount in force	$64,636,690	$678,424 54

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$45,491,229	$482,253 41	1—2	$241,126 70
1882	Two years	142,850	1,221 56	1—4	305 39
1883	Two years	137,975	1,386 34	3—4	1,039 75
1881	Three years	3,310,641	31,999 33	1—6	5,333 22
1882	Three years	4,861,907	44,707 52	1—2	22,353 76
1883	Three years	4,998,698	51,450 27	5—6	42,875 22
1880	Four years	76,600	765 15	1—8	95 64
1881	Four years	71,390	721 03	3—8	270 39
1882	Four years	79,550	729 71	5—8	456 07
1883	Four years	104,425	1,039 07	7—8	909 19
1879	Five years	596,718	7,034 13	1-10	703 41
1880	Five years	779,413	9,013 76	3-10	2,704 13
1881	Five years	1,106,085	12,778 81	1--2	6,389 40
1882	Five years	1,312,450	15,294 51	7-10	10,706 16
1883	Five years	1,466,559	16,757 27	9-10	15,081 54
	Over five years	80,400	1,272 67	P. R. &	540 95
	Perpetual	19,800		Int. Pre.	
Totals		$64,636,690	$678,424 54		$350,890 92

Scrip.

Balance of scrip outstanding	$5,346 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,300,593 00
Total losses paid since organization	2,381,109 12
Total cash dividends declared since the Company commenced business	480,219 00
Total dividends declared payable in stock since organization	240,000 00
Total amount of the Company's stock owned by the directors at par value	74,150 00
Total amount loaned to stockholders and officers	12,800 00
Total amount of fire losses incurred during the year	349,129 22

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposit.	Liability.
Georgia	$25,000 00	$11,655 74

Business in the State of New York during the year.

Fire risks written	$14,129,287 21
Premiums received	92,347 62
Losses paid	60,387 47
Amount of losses incurred	59,117 57
Amount of taxes paid to various fire departments	1,367 60
Amount paid the Comptroller for taxes on premiums	688 68

MERCHANTS' INSURANCE COMPANY.

PROVIDENCE, R. I.

[Incorporated May, 15, 1851; commenced business July, 1851.]

W. T. BARTON, *President.* WILLIAM P. GOODWIN, *Secretary.*

Attorney for the State of New York, DAVID ADEE, No. 120 Broadway, New York.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$9,500 00
Interest accrued thereon		19 58

Stocks, etc., owned by the Company.

	Par value.	Market value.	
National Bank of Commerce stock	$80,000 00	$84,800 00	
American National Bank stock	50,000 00	53,000 00	
Merchants' National Bank stock	20,000 00	27,600 00	
Globe National Bank stock	10,000 00	13,400 00	
Providence Gas Co. stock	23,350 00	30,355 00	
Phœnix National Bank stock	16,000 00	18,000 00	
Mechanics' National Bank stock	12,850 00	18,761 00	
Manufacturers' National Bank stock	10,200 00	15,402 00	
Delaware and Hudson Canal Co. stock	7,700 00	8,104 25	
Total par and market values	$224,100 00	$269,422 25	269,422 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
American Screw Co. stock	$3,750 00	$4,200 00	$9,500 00	
Chicago, St. Paul, Minneapolis and Omaha bonds	5,000 00	5,400 00		
Kansas City, St. Joseph and Council Bluffs R. R. bonds	1,000 00	1,250 00		
National Eagle Bank, Prov., stock	650 00	897 00	1,525 00	
Fifth National Bank, Prov., stock	500 00	650 00		
New York, Prov. and Boston R. R. Co. stock	400 00	660 00		
Total amounts	$11,300 00	$13,057 00	$11,025 00	11,025 00

Cash in office, $4,652.21; in bank, $107,784.97; totals	112,437 18
Interest due and accrued on collateral loans and bank deposit	973 73
Premiums in due course of collection	20,451 34
All other assets	493 33
Aggregate amount of all actual, available Assets	$424,322 41

Special Reserve Fund under Chapter 189, *Laws of* 1874, *as amended by Chapter* 282, *Laws of* 1878.

Deposited with the Insurance Department	$25,000 00
Guaranty surplus fund	30,123 24

II. LIABILITIES,

Losses adjusted and unpaid, due and to become due	$6,949 60	
Losses unadjusted, including all reported and supposed losses	20,188 75	
Losses resisted, including interest, costs and expenses	1,875 00	
Net amount of unpaid losses and claims		$29,013 35
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$96,968 40	
Unearned premiums, *pro rata*, on fire risks running more than one year	40,119 79	
Unearned premiums, at 100 per cent on marine risks	1,684 68	
Total unearned premiums		138,772 87

Salaries and other miscellaneous expenses, due and accrued	$633 33
All other liabilities, viz.: Taxes and assessments, $78.06; commissions and brokerage, $702.56; total	780 62
Total Liabitities, except capital and net surplus	$169,200 17
Joint-stock capital paid up in cash	200,000 00
Surplus beyond all liabilities	55,122 24
Aggregate Liabilities. including paid up capital and net surplus,	$424,322 41

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received	$269,178 01	$11,380 08	
Deduct reinsurance, rebate and return premiums	36,124 66	107 73	
Net cash received for premiums	$233,053 35	$11,272 35	$244,325 70
Interest received on bonds and mortgages			312 50
Interest and dividends received from all other sources			18,919 09
Aggregate Income received during the year in cash			$263,557 29

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses	$173,775 38	$9,249 70	
Deduct salvages and reinsurances	6,717 01	648 50	
Net amount paid for losses	$167,058 37	$8,601 20	$175,659 57
Dividends paid			6,000 00
Commissions and brokerage			46,748 61
Salaries and other charges of officers, clerks and other employes			26,659 45
State, national and local taxes			7,416 72
Aggregate Expenditures during the year in cash			$262,484 35

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1882	$20,816,175	$238,522 00	$50,355	$763 91
Written or renewed in 1883	23,259,526	269,706 90	1,217,013	12,143 78
Totals	$44,075,701	$508,228 90	$1,267,368	$12,307 69
Deduct expirations and cancellations	21,714,958	240,364 06	1,163,729	11,223 01
In force December 31, 1883	$22,360,743	$267,864 84	$103,639	$1,684 68
Deduct amount reinsured	187,815	1,869 60	.....	.....
Net amount in force	$22,172,928	$265,995 24	$103,639	$1,684 68

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$15,784,525	$193,936 80	1—2	$96,968 40
1882	Two years	74,977	770 56	1—4	192 64
1883		85,087	846 12	3—3	634 59
1881	Three years	630,160	6,917 77	1—6	1,152 96
1882		962,310	10,796 79	1—2	5,398 39
1883		1,216,024	13,143 48	5—6	11,952 90
1880	Four years	359,460	3,787 69	1—8	473 46
1881		234,495	2,374 50	3—8	890 43
1882		236,425	2,472 27	5—8	1,545 15
1883		201,185	2,100 66	7—8	1,838 08
1879	Five years	295,975	3,654 52	1-10	365 45
1880		482,092	5,576 39	3-10	1,672 92
1881		460,738	5,536 20	1—2	2,768 10
1882		608,563	7,192 95	7-10	5,035 03
1883		540,912	6,888 54	9-10	6,199 69
Totals		$22,172,928	$265,995 24	.....	$137,088 19

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,835,726 93
Total losses paid since organization	3,335,805 77
Total cash dividends declared since the Company commenced business	584,000 00
Total amount of the Company's stock owned by the directors at par value	41,500 00
Total amount of fire losses incurred during the year	172,317 89
Total amount of marine and inland losses incurred during the year	9,401 20

Business in the State of New York during the year.

Fire risks written	$4,805,105 00
Premiums received	39,220 43
Losses paid	27,449 52
Amount of losses incurred	25,696 28
Amount of taxes paid to various fire departments	975 78
Amount paid the Comptroller for taxes on premiums	270 48

MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

DETROIT, MICH.

[Organized or incorporated February 8, 1881; commenced business March 1, 1881.]

FRANCIS PALMS, *President.* E. C. PRESTON, *Secretary.*

Attorney for the State of New York, WALTER J. GIBSON, 220 Main street, Buffalo, N. Y.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$216,815 00
Loans on bond and mortgage upon which more than one year's interest is due (of which $1,500 is in process of foreclosure)		10,400 00
Interest due and unpaid on bond and mortgage loans		1,112 60
Interest accrued thereon		4,535 36

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Cheboygan Village bonds	$12,500 00	$13,750 00	
Alpena School bonds	3,000 00	3,300 00	
People's Savings Bank stock	5,000 00	5,500 00	
Total par and market values	$20,500 00	$22,550 00	
			22,550 00
Cash in office, $2,451.69; in bank, $16,593.02; total			19,044 71
Interest due and accrued on stocks and bonds			428 58
Premiums in due course of collection			12,544 47
All other assets			177 25
Aggregate amount of all actual, available Assets			$287,607 97

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$1,225 00	
Losses unadjusted, including all reported and supposed losses	4,100 00	
Net amount of unpaid losses and claims		$5,325 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$34,310 58	
Unearned premiums, *pro rata*, on fire risks running more than one year	12,830 40	
Total unearned premiums		47,140 98
Total Liabilities, except capital and net surplus		$52,465 98

Joint-stock capital paid up in cash	$200,000 00
Surplus beyond all liabilities	35,141 99
Aggregate Liabilities, including paid up capital and net surplus.	$287,607 97

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$99,706 29	$1,050 96	
Deduct reinsurance, rebate and return premiums	25,223 64	669 29	
Net cash received for premiums	$74,482 65	$381 67	$74,864 32
Interest received on bonds and mortgages			14,011 45
Aggregate Income received during the year in cash			$88,875 77

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	$32,853 51	$305 52	
Deduct salvages and re-insurances	3,944 46	.....	
Net amount paid for losses	$28,909 05	$305 52	$29,214 57
Commissions and brokerage			12,008 43
Salaries, fees and other charges of agents, clerks and other employes,			8,821 13
State, national and local taxes			3,529 03
All other payments, viz.: Rent, $1,375; contingent expenses, $8,381.67; exchange, $51.47			9,808 14
Aggregate Expenditures during the year in cash			$63,381 30

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1882	$4,617,872	$57,305 54	$12,533	$613 00
Written or renewed in 1883	8,665,753	104,357 25	25,625	729 52
Totals	$13,283,625	$161,662 79	$38,158	$1,342 52
Deduct expirations and cancellations	5,418,077	60,736 24	.....	.....
In force December 31, 1883	$7,865,548	$100,936 55	$38,158	$1,342 52
Deduct amount reinsured	645,818	9,021 57	38,158	1,342 52
Net amount in force	$7,219,730	$91,914 98	.....	.....

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$5,116,478	$68,621 17	1—2	$34,310 58
1882	Two years	6,175	63 03	1—4	15 76
1883	Two years	25,875	336 49	3—4	252 37
1881	Three years	530,867	5,448 06	1—6	908 01
1882	Three years	631,953	6,769 07	1—2	3,384 53
1883	Three years	824,132	9,275 65	5—6	7,729 70
1881	Four years	700	12 50	3—8	1 56
1881	Five years	7,650	115 75	1—2	11 58
1882	Five years	37,300	548 68	7-10	164 60
1883	Five years	38,600	724 58	9-10	362 29
Totals		$7,219,730	$91,914 98	.....	$47,140 98

Answers to General Interrogatories..

Total premiums received since the organization of the Company	$174,975 05
Total losses paid since organization	57,550 27
Total amount of the Company's stock owned by the directors at par value	59,500 00
Total amount of losses incurred during the year	32,939 57

Business in the State of New York during the year.

Fire risks written	$1,684,782 33
Premiums received	14,744 37
Losses paid	1,311 41
Amount of losses incurred	1,311 41
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	159 78
Amount of taxes paid to various fire departments	100 75
Amount paid the Comptroller for taxes on premiums	73 52

NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

[Organized November 27, 1871; commenced business December 1, 1871.]

MARK HOWARD, *President.* JAMES NICHOLS, *Secretary.*

Attorney in the State of New York, STANLEY BAGG, Syracuse, N. Y.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$30,495 98
Loans on bond and mortgage (first liens)	424,650 00
Interest due and unpaid on bond and mortgage loans	998 00
Interest accrued thereon	7,087 96

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$100,000 00	$120,000 00
Connecticut State bonds	5,000 00	5,000 00
Hartford City Capitol bonds	25,000 00	31,250 00
Hartford City Water bonds	10,000 00	10,700 00
New Britain City bonds	6,000 00	7,200 00
Rochester City bonds	25,000 00	32,500 00
Lockport City bonds	10,000 00	12,200 00
Buffalo City bonds	15,000 00	18,450 00
Cleveland City bonds	10,000 00	11,300 00
Detroit City bonds	13,000 00	15,860 00
Meriden Town bonds	10,000 00	10,500 00
West Middle School District, Hartford, bonds	25,000 00	29,500 00
St. Johnsbury and Lake Champlain R. R. bonds	20,000 00	22,000 00
Danbury and Norwalk R. R. bonds	10,000 00	10,200 00
Harlem River and Port Chester R. R. bonds	25,000 00	31,250 00
Erie Railway bonds	20,000 00	25,600 00
Jackson, Lansing and Saginaw R. R. bonds	20,000 00	21,600 00
Cleveland, Columbus, Cin. and Ind. R. R. bonds	20,000 00	24,000 00
Chicago and Western Indiana R. R. bonds	20,000 00	22,000 00
Chicago and Northwestern R. R. bonds	20,000 00	22,000 00
Chicago, Milwaukee and St. Paul R. R. bonds	10,000 00	10,900 00
Chicago, Quincy and Burlington R. R. bonds	10,000 00	10,600 00
Hannibal and St. Joseph R. R. bonds	20,000 00	22,200 00
New York, New Haven and Hartford R. R. stock	40,000 00	72,800 00
New York and Harlem R. R. stock	10,000 00	19,500 00
New York Central and Hudson River R. R. stock	50,000 00	57,500 00
Pennsylvania R. R. stock	28,600 00	34,320 00
Pittsburgh, Fort Wayne and Chicago R. R. stock	20,000 00	26,800 00
Cleveland and Pittsburgh R. R. stock	10,000 00	13,800 00
Illinois Central R. R. stock	11,700 00	14,728 00
Chicago, Burlington and Quincy R. R. stock	10,000 00	12,100 00
Chicago, Rock Island and Pacific R. R. stock	30,000 00	36,000 00
Metropolitan National Bank, N. Y., stock	10,000 00	15,500 00
Central National Bank, N. Y., stock	5,000 00	6,450 00
Farmers and Mechanics' Nat. Bank, Hartford, stock	14,000 00	18,060 00
Charter Oak National Bank stock	10,000 00	15,000 00

	Par value.	Market value.	
Hartford National Bank stock	$30,000 00	$53,400 00	
Phœnix National Bank stock	30,000 00	53,100 00	
Ætna National Bank stock	21,500 00	27,950 00	
City National Bank stock	5,000 00	4,500 00	
Mercantile National Bank stock	5,000 00	6,200 00	
National Exchange Bank stock	12,350 00	18,525 00	
Second National Bank, New Haven, stock	5,000 00	8,000 00	
Thames National Bank, Norwich, stock	10,000 00	15,100 00	
National Bank of the Republic, Boston, stock	7,500 00	9,675 00	
Boston National Bank, Boston, stock	7,000 00	8,260 00	
St. Paul National Bank, St. Paul, stock	7,000 00	7,000 00	
Merchants' Bank, St. Louis, stock	350 00	175 00	
Willimantic Linen Co. stock	8,000 00	16,000 00	
Total par and market values	$847,000 00	$1,097,253 00	$1,097,253 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
New Haven, M. and W. R. R. bonds,	$800 00	$880 00	$720 00	
N. Y. Elevated R. R. bonds	2,000 00	2,400 00	1,440 00	
N. Y., N. H. and H. R. R. stock	500 00	910 00	500 00	
Hartford Gas Co. stock	125 00	155 00		
Lake Shore and M. S. R. R. stock	2,000 00	1,900 00	1,440 00	
N. Y., N. H. and H. R. R. stock	1,000 00	1,820 00	1,080 00	
Conn. Trust and Safe Dep. Co. stock,	600 00	720 00	630 00	
Pittsfield National Bank stock	100 00	110 00		
Adams Express Co. stock	1,500 00	1,950 00	1,800 00	
Hartford and W. H. R. R. stock	600 00	672 00		
Travelers' Insurance Co.	22,100 00	64,090 00	38,450 00	
Total amounts	$31,325 00	$75,607 00	$46,060 00	46,060 00
Cash in bank				122,674 88
Interest due and accrued on bonds and deposits				8,603 33
Interest due and accrued on collateral loans				681 50
Premiums in due course of collection				36,000 00
Aggregate amount of all actual, available Assets				$1,774,504 65

II. LIABILITIES.

Losses adjusted and unpaid, to become due	$23,384 00	
Losses unadjusted, including all reported and supposed losses	20,644 50	
Losses resisted, including interest, costs and expenses	8,500 00	
Net amount of unpaid losses and claims		$52,528 50
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$161,656 66	
Unearned premiums, *pro rata*, on fire risks running more than one year	106,233 92	
Total unearned premiums		267,890 58
Total Liabilities, except capital and net surplus		$320,419 08
Joint-stock capital paid up in cash		1,000,000 00
Surplus beyond all liabilities		454,085 57
Aggregate Liabilities, including paid up capital and net surplus,		$1,774,504 65

III. INCOME DURING THE YEAR.

Gross cash premiums received	$451,023 74	
Deduct reinsurance, rebate and return premiums	40,356 22	
Net cash received for premiums (all fire)		$410,667 52
Interest received on bonds and mortgages		28,065 93
Interest and dividends received from all other sources		65,942 71
Income from all other sources		5,679 30
Aggregate Income received during the year in cash		$510,355 46

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$236,551 81	
Deduct salvages and reinsurances	4,141 07	
Net amount paid for losses (all fire)		$232,410 74
Dividends paid		100,000 00
Commissions and brokerage		63,604 71
Salaries and other charges of officers, clerks and other employes		32,053 38
State, national and local taxes		12,229 79
All other payments, viz: Agency and incidental expenses, stationery, exchange, etc.		23,909 99
Aggregate Expenditures during the year in cash		$464,208 61

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$42,914,290	$460,737 65
Written or renewed in 1883	40,270,215	451,023 74
Totals	$83,184,505	$911,761 39
Deduct expirations and cancellations	37,387,177	388,848 60
In force December 31, 1883	$45,797,328	$522,912 79
Deduct amount reinsured	447,016	5,424 68
Net amount in force	$45,350 312	$517,488 11

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$27,202,689	$323,313 32	1—2	$161,656 66
1882	Two years	138,968	1,443 30	1—4	360 82
1883		121,068	1,221 66	3—4	916 24
1881	Three years	3,103,971	31,457 50	1—6	5,242 91
1882		3,409,145	34,784 25	1—2	17,392 12
1883		3,670,240	39,911 79	5—6	33,259 82
1880	Four years	173,068	1,784 50	1—8	223 06
1881		155,350	1,606 40	3—8	602 40
1882		187,703	1,850 91	5—8	1,156 81
1883		245,187	2,534 31	7—8	2,217 51
1879	Five years	741,599	8,370 96	1-10	837 09
1880		997,733	11,504 28	3-10	3,451 28
1881		1,596,676	17,550 89	1—2	8,775 44
1882		2,038,909	21,701 08	7-10	15,190 76
1883		1,568,006	18,452 96	9-10	16,607 66
Totals		$45,350,312	$517,488 11		$267,890 53

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,275,974 40
Total losses paid since organization	2,039,484 43
Total cash dividends declared since the Company commenced business	877,000 00
Total dividends declared payable in stock since organization	100,000 00
Total amount of the Company's stock owned by the directors at par value	115,900 00
Total amount loaned to stockholders	26,060 00
Total amount of fire losses incurred during the year	257,080 42

Business in the State of New York during the year.

Fire risks written	$5,252,969 00
Premiums received	46,163 49
Losses paid	38,852 40
Amount of losses incurred	32,839 94
Amount of taxes paid to various fire departments	996 39
Amount paid the Comptroller for taxes on premiums	404 77

NEPTUNE FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

[Organized or incorporated December 24, 1872; commenced business January 1, 1873.]

GEORGE F. OSBORNE, *President.* EUGENE B. HINKLEY, *Secretary.*

Attorney for the State of New York, WILLIAM H. BRIDGMAN, No. 31 Pine street, New York.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$50,000 00	$57,500 00	
Union National Bank stock	10,000 00	14,250 00	
Tremont National Bank stock	70,000 00	75,250 00	
Globe National Bank stock	5,000 00	5,150 00	
Massachusetts National Bank stock	10,000 00	11,800 00	
Hamilton National Bank stock	10,000 00	11,300 00	
Suffolk National Bank stock	12,000 00	14,280 00	
Revere National Bank stock	12,000 00	14,190 00	
Everett National Bank stock	5,000 00	5,600 00	
Shoe and Leather National Bank stock	7,500 00	7,125 00	
Hide and Leather National Bank stock	5,000 00	5,575 00	
Atlas National Bank stock	3,700 00	4,578 75	
State National Bank stock	9,000 00	11,610 00	
Columbia National Bank stock	4,200 00	5,376 00	
Howard National Bank stock	5,000 00	6,025 00	
New England National Bank stock	10,000 00	13,375 00	
Faneuil Hall National Bank stock	5,000 00	6,525 00	
Old Boston National Bank stock	10,000 00	13,000 00	
National Bank of Redemption stock	10,000 00	12,750 00	
National Bank of the Republic stock	10,000 00	12,850 00	
National Bank of Commerce stock	12,000 00	13,890 00	
Boston and Maine Railroad bonds	10,000 00	12,300 00	
Burlington and Mis. in Nebraska Railroad bonds	24,000 00	27,120 00	
Fitchburg Railroad bonds	10,000 00	12,400 00	
Union Pacific Railroad bonds	20,000 00	22,800 00	
Oregon Railway and Navigation Co. bonds	10,000 00	10,600 00	
Brookline Water Loan bonds	10,000 00	13,100 00	
City of Fitchburg bonds	30,000 00	34,500 00	
Total par and market values	$389,400 00	$454,819 75	
			$454,819 75
Cash in office, $7,408.25; in bank, $9,801.49; total			17,209 74
Interest due and accrued on stocks and bonds			3,395 00
Premiums in due course of collection			21,104 17
Bills receivable, not matured, taken for premiums			9,298 47
Aggregate amount of all actual, available Assets			$505,827 13

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$23,500 00	
Losses resisted, including interest, costs and expenses	1,000 00	
Net amount of unpaid losses and claims		$24,500 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$71,592 04	
Unearned premiums, *pro rata* on fire risks running more than one year	19,621 33	
Unearned premiums, at 100 per cent. on marine risks	12,481 98	
Total unearned premiums		103,695 35
Commissions and brokerage		2,100 00
Total Liabilities, except capital and net surplus		$130,295 35

Joint-stock capital paid up in cash	$300,000 00
Surplus beyond all liabilities	75,531 78
Aggregate Liabilities, including paid up capital and net surplus,	$505,827 13

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received	$164,023 42	$28,695 50	
Deduct reinsurance, rebate and return premiums	12,548 99	897 22	
Net cash received for premiums	$151,474 43	$27,798 28	$179,272 71
Interest and dividends received from all sources			20,375 94
Aggregate Income received during the year in cash			$199,648 65

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses	$92,038 31	$15,026 81	
Deduct salvages and reinsurances	231 73	.....	
Net amount paid for losses	$91,806 58	$15,026 81	$106,833 39
Dividends paid			30,000 00
Commissions and brokerage			24,772 60
Salaries and other charges of officers, clerks and other employes			15,646 25
State, national and local taxes			3,525 75
All other payments			8,188 55
Aggregate Expenditures during the year in cash			$188,966 54

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1881	$10,548,390	$130,721 15	$1,197,095	$18,388 13
Written or renewed in 1882	13,297,033	166,861 36	1,155,782	19,436 04
Totals	$23,845,423	$297,582 51	$2,352,877	$37,824 17
Deduct expirations and cancellations	10,975,287	118,216 67	1,504,216	25,342 19
In force December 31, 1883	$12,870,136	$179,365 84	$848,661	$12,481 98
Deduct amount reinsured	1,875	8 07	.....	.....
Net amount in force	$12,868,261	$179,357 77	$848,661	$12,481 98

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$10,514,110	$143,184 07	1—2	$71,592 04
1882	Two years	12,600	309 92	1—4	77 48
1883		31,807	713 27	3—4	534 95
1881	Three years	333,526	4,621 38	1—6	770 23
1882		284,430	4,983 44	1—2	2,491 72
1883		301,112	5,606 97	5—6	4,672 45
1880	Four years	11,407	129 06	1—8	16 13
1881		11,525	97 92	3—8	36 72
1882		16,894	214 74	5—8	134 21
1883		18,612	254 91	7—8	223 05
1879	Five years	172,242	3,046 58	1-10	304 66
1880		227,748	3,675 72	3-10	1,102 71
1881		180,361	2,752 57	1—2	1,376 28
1882		398,675	4,585 10	7-10	3,209 57
1883		355,087	5,190 19	9-10	4,671 17
Totals		$12,870,136	$179,365 84	.....	$91,213 37

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,041,806 02
Total losses paid since organization	1,328,411 44
Total cash dividends declared since the Company commenced business	30,000 00
Total amount of the Company's stock owned by the directors at par value	134,600 00
Total amount of fire losses incurred during the year	100,038 31
Total amount of marine losses incurred during the year	17,526 81

Business in the State of New York during the year.

Fire risks written	$2,014,495 00
Premiums received	17,756 07
Losses paid	9,988 13
Amount of losses incurred	11,988 13
Amount of taxes paid to various fire departments	695 60
Amount paid to the Comptroller for taxes on premiums	133 87

NEWARK FIRE INSURANCE COMPANY.

NEWARK, N. J.

[Organized or incorporated and commenced business May 14, 1810.]

CHARLES S. HAINES, *President.* JOHN J. HENRY, *Secretary*

Attorney in the State of New York, W. B. OGDEN, No. 83 Liberty street, New York.

Capital stock of the Company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$56,800 00
Loans on bond and mortgage (first liens)	247,470 00
Loans on bond and mortgage upon which more than one year's interest is due	4,050 00
Interest due and unpaid on bond and mortgage loans	1,348 25
Interest accrued thereon	3,562 66

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$221,000 00	$235,772 50	
Morris and Essex R. R. Co. stock	10,000 00	12,200 00	
National Newark Banking Co. stock	7,700 00	10,241 00	
Newark City National Bank stock	13,250 00	17,490 00	
National State Bank stock	11,400 00	13,452 00	
Total par and market values	$263,350 00	$289,155 50	289,155 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Merch's' Ins. Co., New'k, N. J., st'k	$1,000 00	$1,500 00	$1,000 00	
Merch's' Ins. Co., New'k, N. J., st'k	2,500 00	3,750 00	2,500 00	
Total amounts	$3,500 00	$5,250 00	$3,500 00	3,500 00

Cash in office, $1,346.62; in bank, $44,338.45; total	45,685 07
Interest due and accrued on stocks and bonds	985 00
Interest due and accrued on collateral loans	64 37
Premiums in due course of collection	15,792 52
Bills receivable, not matured, taken for premiums	873 02
Rents due and accrued	330 00
Aggregate amount of all actual, available Assets	$669,616 39

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$2,063 53	
Losses unadjusted, including all reported and supposed losses	12,489 66	
Losses resisted, including interest, costs and expenses	4,781 96	
Total amount of claims for losses	$19,335 15	
Deduct reinsurance thereon	2,500 00	
Net amount of unpaid losses and claims		$16,835 15
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$70,316 57	
Unearned premiums, *pro rata*, on fire risks running more than one year	39,466 70	
Total unearned premiums		109,783 27
Cash dividends to stockholders, unpaid		9,395 76
All other liabilities, viz: Commissions and brokerage, $2,835.54; return premiums, $56.90; total		2,892 44
Total Liabilities, except capital and net surplus		$138,906 62
Joint-stock capital paid up in cash		250,000 00
Surplus beyond all liabilities		280,709 77
Aggregate Liabilities, including paid up capital and net surplus,		$669,616 39

III. INCOME DURING THE YEAR.

Gross cash premiums received	$188,598 21	
Deduct reinsurance, rebate and return premiums	21,805 93	
Net cash received for premiums (all fire)		$166,792 28
Interest received on bonds and mortgages		17,197 62
Interest and dividends received from all other sources		10,152 00
Received for rent		1,537 40
Aggregate Income received during the year in cash		$195,679 30

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$107,871 28	
Deduct salvages and reinsurances	2,796 23	
Net amount paid for losses (all fire)		$105,075 05
Dividends paid		24,206 60
Commissions and brokerage		34,436 36
Salaries and other charges of officers, clerks and other employes		9,943 82
State, national and local taxes		8,508 96
All other payments		16,187 04
Aggregate Expenditures during the year in cash		$198,357 83

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$28,492,912 00	$252,158 80
Written or renewed in 1883	22,347,247 00	186,690 79
Totals	$50,840,159 00	$438,849 59
Deduct expirations and cancellations	25,131,990 00	211,112 06
In force December 31, 1883	$25,708,169 00	$227,737 53
Deduct amount reinsured	439,888 00	3,857 75
Net amount in force	$25,268,281 00	$223,879 78

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$16,578,800	$140,633 14	1—2	$70,316 57
1882	Two years	63,930	546 98	1—4	136 74
1883		105,677	967 74	3—4	725 82
1881	Three years	2,283,971	22,690 08	1—6	3,781 67
1882		2,032,005	17,392 11	1—2	8,696 05
1883		2,046,076	17,566 52	5—6	14,638 75
1880	Four years	13,550	156 75	1—8	19 59
1881		17,650	175 34	3—8	65 75
1882		27,075	251 44	5—8	157 15
1883		5,933	49 66	7—8	43 40
1879	Five years	348,155	3,844 68	1-10	384 47
1880		542,106	5,798 09	3-10	1,739 43
1881		571,350	7,033 64	1—2	3,516 82
1882		359,108	4,025 75	7-10	2,818 03
1883		272,895	2,747 86	9-10	2,743 02
Totals		$25,268,281	$223,879 78	.....	$109,783 27

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,602,946 00
Total losses paid since organization	998,442 53
Total cash dividends declared since the Company commenced business	453,051 00
Total amount of the Company's stock owned by the directors, at par value	31,415 00
Total amount of fire losses incurred during the year	102,956 49

Business in the State of New York during the year.

Fire risks written	$6,446,872 35
Premiums received	49,247 81
Losses paid	30,218 85
Amount of losses incurred	27,608 44
Amount of taxes paid to the Insurance Department on premiums, under reciprocal law	$271 37
Amount of taxes paid to various fire departments	498 29
Amount paid the Comptroller for taxes on premiums	377 73

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

MANCHESTER, N. H.

[Organized or incorporated 1869; commenced business April, 1870.]

JAMES A. WESTON, *President.* JOHN C. FRENCH, *Secretary.*

Attorney for the State of New York, JOHN M. WHITON, No. 167 Broadway, New York.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$88,246 86

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$200,000 00	$238,510 00
Manchester, N. H. City bonds	47,700 00	56,472 00
St. Louis City bonds	12,000 00	12,000 00
Chicago City bonds	10,000 00	12,000 00
Zanesville City bonds	10,000 00	11,000 00
Marietta City bonds	10,000 00	11,000 00
Concord, N. H., City bonds	2,000 00	2,200 00
Brainerd Water Co. stock	5,000 00	5,000 00
Michigan Air Line R. R. bonds	10,000 00	11,200 00

	Par value.	Market value.	
Maine Central R. R. bonds	$10,000 00	$11,000 00	
Burlington and Missouri River R. R bonds	10,000 00	11,500 00	
Chicago, Burlington and Quincy R. R. bonds	24,000 00	26,200 00	
Jackson, Lansing and Saginaw R. R. bonds	10,000 00	11,000 00	
New York and New England R. R. bonds	20,000 00	19,200 00	
Union Pacific R. R bonds	25,000 00	29,000 00	
Union Pacific Trust bonds	10,000 00	9,800 00	
Oregon Short Line R. R. bonds	10,000 00	9,200 00	
Boston, Concord and Montreal R. R. bonds	62,000 00	68,200 00	
Chicago, Clinton, Dubuque and Minn. R. R. bonds,	10,000 00	10,300 00	
New Hampshire State bonds	10,000 00	12,500 00	
Hillsborough County, N. H., bonds	5,000 00	5,600 00	
C. and W. Michigan R. R. bonds	13,000 00	11,310 00	
Suncook Valley R. R. stock	4,000 00	4,400 00	
Merchants' Nat. Bank stock, Manchester, N. H.	10,000 00	12,000 00	
Chicago, Burlington and Quincy R. R. stock	21,000 00	25,400 00	
New York Central and Hudson River R. R. stock	10,000 00	11,300 00	
Norwich and Worcester R. R. stock	31,000 00	4,700 00	
Pemigewasset Valley R. R. stock	25,000 00	27,500 00	
Total par and market values	$598,800 00	$680,092 00	$680,092 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
M. and C. Savings Institution, Toledo, stock	$300 00	$300 00	$800 00	
C. and W. M. R. R. stock	2,500 00	1,121 00		
B., C. and M. R. R. stock	22,500 00	24,000 00	20,000 00	
Manchester and Law'ce R. R. stock,	800 00	1,230 00	3,000 00	
Phenix Insurance Co. stock	2,000 00	2,600 00		
American Express Co. stock	10,000 00	8,200 00	6,450 00	
N. Y. C. and H. R. R. R. stock	5,000 00	5,650 00	8,666 67	
Lake Shore and M. S. R. R. stock	5,000 00	4,900 00		
Chi., Bur. and Quincy R. R. stock	400 00	480 00	2,250 00	
N. Y. C. and H. R. R. R. stock	2,000 00	2,260 00		
Manchester Mills stock	500 00	650 00	3,000 00	
Boston Water Power Co. stock		600 00		
Peoples' Savings Bank, Manchester, N. H., book No. 632	2,315 00	2,419 48		
Chi., Bur. and Quincy R. R. stock	12,600 00	15,120 00	12,000 00	
Chi., Bur. and Quincy R. R. stock	12,000 00	14,400 00	10,000 00	
Manchester and Law. R. R. stock	10,000 00	16,000 00	10,000 00	
Chi., Bur. and Quincy R. R. stock	5,000 00	6,000 00	6,500 00	
Nashua Card and G. P. Co. stock	1,500 00	1,950 00		
Pullman Palace Car Co. stock	3,600 00	4,140 00	3,400 00	
Amoskeag Manfg. Co. stock	1,000 00	1,965 00	1,562 50	
Guaranty Savings Bank stock	1,200 00	1,320 00	1,000 00	
Total amounts	$100,215 00	$115,305 48	$88,629 17	88,629 17
Cash in office and in bank				76,348 50
Interest due and accrued on stocks, bonds and collateral loans				5,988 00
Premiums in due course of collection				25,843 40
Aggregate amount of all actual, available Assets				$965,147 93

II. LIABILITIES.

Net amount of unpaid losses and claims		$31,000 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$148,566 46	
Unearned premiums, *pro rata*, on fire risks running more than one year	79,418 82	
Total unearned premiums		227,985 28
Total Liabilities, except capital and net surplus		$258,985 28
Joint-stock capital paid up in cash		500,000 00
Surplus beyond all liabilities		206,162 65
Aggregate Liabilities, including paid up capital and net surplus,		$965,147 93

III. INCOME DURING THE YEAR.

Gross cash premiums received	$513,130 61	
Deduct reinsurance, rebate and return premiums	75,338 54	
Net cash received for premiums (all fire)		$437,792 07
Interest received on bonds and mortgages, dividends and all other sources		45,544 40
Aggregate Income received during the year in cash		$483,336 47

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$254,245 05
Dividends paid	40,000 00
Commissions and brokerage	85,099 06
Salaries and other charges of officers, clerks and other employes	16,731 16
State, national and local taxes	14,099 91
All other payments	24,889 57
Aggregate Expenditures during the year in cash	$435,064 75

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$28,148,576	$335,170 81
Written or renewed in 1883	39,774,387	517,934 05
Totals	$67,922,963	$853,104 86
Deduct expirations and cancellations	27,468,763	371,110 27
In force December 31, 1883	$40,454,200	$481,994 59
Deduct amount reinsured	2,580,000	25,876 01
Net amount in force	$37,874,200	$456,118 58

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$28,254,566	$297,132 93	1—2	$148,566 46
1882	Two years	118,353	965 13	1—4	241 28
1883	Two years	141,123	1,093 97	3—4	820 47
1881	Three years	1,378,840	15,802 11	1—6	2,633 68
1882	Three years	618,388	9,322 88	1—2	4,661 44
1883	Three years	1,034,840	10,202 90	5—6	8,502 41
1880	Four years	1,350,072	14,532 10	1—8	1,816 51
1881	Four years	943,497	9,032 64	3—8	3,387 24
1882	Four years	1,403,574	14,209 58	5—8	8,880 99
1883	Four years	918,677	9,129 07	7—8	7,987 93
1879	Five years	769,142	8,053 49	1-10	805 34
1880	Five years	1,462,888	17,047 28	3-10	5,114 16
1881	Five years	1,402,277	16,331 66	1—2	8,165 83
1882	Five years	1,540,220	17,624 93	7-10	12,337 43
1883	Five years	1,537,743	15,637 91	9-10	14,064 11
Totals		$37,874,200	$456,118 58	.....	$227,985 28

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$2,657,243 00
Total losses paid since organization	1,407,495 87
Total cash dividends declared since the Company commenced business	244,000 00
Total amount of the Company's stock owned by the directors at par value	200,000 00
Total amount of fire losses incurred during the year	249,276 72

Business in the State of New York during the year.

Fire risks written	$5,979,808 00
Premiums received	57,319 17
Losses paid	46,138 95
Amount of losses incurred	33,810 89
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	437 07
Amount of taxes paid to various fire departments	375 58
Amount paid the Comptroller for taxes on premiums	217 29

NEW ORLEANS INSURANCE COMPANY.

NEW ORLEANS, LA.

[Commenced business 1805; reorganized 1872.]

JULES TUYES, *President.* JOHN W. HINCKS, *Secretary.*

Attorney for the State of New York, L. MONROSE, No. 57 Liberty street, New York.

Capital stock of the Company paid up, $500,000

I. ASSETS.

Market value of real estate owned, unincumbered	$63,581 00
Loans on bond and mortgage (first liens)	117,664 08
Loans on bond and mortgage upon which more than one year's interest is due (of which $500 is in process of foreclosure)	11,700 00
Interest due and unpaid on bond and mortgage loans	1,536 34
Interest accrued thereon	3,401 37

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$200,000 00	$248,000 00	
New Orleans Water-Works bonds	25,000 00	26,000 00	
New Orleans City Railroad Co. bonds	25,000 00	27,500 00	
New Orleans and Pacific Railway bonds	2,000 00	1,820 00	
Louisiana Ice Manufacturing Co. bonds	4,000 00	4,000 00	
Levee Steam Cotton Press bonds	24,000 00	24,720 00	
Battalion Washington Artillery bonds	500 00	500 00	
St. Bernard Steam Engine Co. bonds	100 00	100 00	
New Orleans City Railroad Co. stock	1,500 00	1,500 00	
State National Bank stock	500 00	700 00	
Valette Dry Dock Co. stock	6,000 00	4,000 00	
Importers' Bonded Warehouse Co. stock	3,500 00	1,260 00	
Total par and market values	$292 100 00	$340,100 00	340,100 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Bonds State Consols	$10,000 00	$6,700 00	$6,000 00	
Metairie Cemetery stock	4,400 00	5,368 00	4,000 00	
City Property Mortgage notes	22,000 00	32,000 00	19,500 00	
Metairie Cemetery stock	4,400 00	5,368 00		
New Orleans Cotton Ex. stock	200 00	1,900 00	9,000 00	
Germania Nat. Bank stock	2,000 00	2,800 00		
New Orleans Cotton Ex. stock	200 00	1,900 00	1,370 17	
New Orleans Cotton Ex. stock	200 00	1,900 00	1,750 00	
Bonds State Consols	5,000 00	3,350 00	2,800 00	
Sugar Plantat'n, St. Charles Parish, first mortgage notes	20,000 00	100 000 00	15,000 00	
Levee Steam Cotton Press, 3d dist't of New Orleans, first mort. bonds,	2,000 00	2,060 00	2,000 00	
Crescent Insurance Co. stock	5,000 00	5,975 00	500 00	
Bienville Oil Works Co. stock	9,900 00	10,385 00	5,000,00	
Premium bonds	14,000 00	12,355 00	10,000,00	
Total amounts	$99,300 00	$192,061 00	$76,920 17	76,920 17
Cash in office, $2,768.98; in bank, $91,420.38; total				94,189 36
Premiums in due course of collection				107,869 20
Bills receivable, not matured, taken for premiums				14,348 45
All other assets				4,183 72
Aggregate amount of all actual, available Assets				$835,493 69

Items not admitted as available Assets.

Non-dividend paying stock	$750 00	
Premiums over three months due	3,196 89	
Total	$3,946 89	

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$28,904 99	
Losses unadjusted, including all reported and supposed losses	27,533 47	
Losses resisted, including interest, costs and expenses	2,000 00	
Net amount of unpaid losses and claims		$58,438 46
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$191,769 15	
Unearned premiums, *pro rata*, on fire risks running more than one year	13,049 91	
Unearned premiums, at 50 per cent, on inland navigation risks	2,453 92	
Unearned premiums on marine risks	9,484 94	
Total unearned premiums		216,697 92
Cash dividends to stockholders, unpaid		4,370 50
All other liabilities		14,818 71
Total Liabilities, except capital and net surplus		$294,325 59
Joint-stock capital paid up in cash		500,000 00
Surplus beyond all liabilities		41,168 10
Aggregate Liabilities, including paid up capital and net surplus,		$835,493 69

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$652,529 03	$218,794 28	
Deduct reinsurance, rebate and return premiums	242,154 38	65,894 11	
Net cash received for premiums	$410,374 65	$152,900 17	$563,274 82
Interest received on bonds and mortgages			20,495 08
Interest and dividends received from all other sources			17,721 25
Received for rent			2,879 57
Income from all other sources			12,472 19
Aggregate Income received during the year in cash			$616,842 91

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	$405,784 19	$149,172 93	
Deduct salvages and reinsurances	74,051 03	38,060 58	
Net amount paid for losses	$331,733 16	$111,112 35	$442,845 51
Dividends paid			45,629 50
Commissions and brokerage			84,723 76
Salaries and other charges of officers, clerks and other employes			32,089 59
State, national and local taxes			17,151 77
All other payments			30,944 81
Aggregate Expenditures during the year in cash			$653,384 94

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1882	$33,803,619	$373,650 10	$854,198	$21,556 81
Written or renewed in 1883	48,087,057	644,118 33	28,837,277	265,107 47
Totals	$81,890,676	$1,017,768 43	$29,691,475	$286,664 28
Deduct expirations and cancellations	46,788,414	491,676 61	27,194,547	240,619 38
In force December 31, 1883	$35,102,262	$526,091 82	$2,496,928	$46,044 90
Deduct amount re-insured	6,578,586	121,411 60	1,294,661	22,167 18
Net amount in force 1883	$28,523,676	$404,680 22	$1,202,267	$23 877 72

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$26,504,615	$383,418 31	1—2	$191,709 15
1882	Two years	142,377	911 34	1—4	227 83
1883	Two years	62,250	1,201 39	3—4	901 03
1881	Three years	234,563	2,124 82	1—6	354 13
1882	Three years	789,601	6,760 92	1—2	3,380 46
1883	Three years	492,774	7,514 98	5—6	6,262 49
1882	Four years	18,000	182 27	5—8	113 91
1883	Four years	7,650	102 23	7—8	80 43
1881	Five years	42,750	348 67	1—2	174 34
1882	Five years	172,816	1,191 60	7-10	714 96
1883	Five years	56,280	923 69	9-10	831 33
Totals		$28,523,676	$404,680 22	.....	$204,759 06

Answers to General Interrogatories.

Total premiums received since the reorganization of the Company	$5,394,945 62
Total losses paid since reorganization	2,403,495 04
Total cash dividends declared since the Company commenced business	550,000 00
Total amount of the Company's stock owned by the directors at par value	24,850 00
Total amount loaned to stockholders and officers	54,870 17
Total amount of fire losses incurred during the year	353,945 13
Total amount of marine and inland losses incurred during the year	115,573 08

Business in the State of New York during the year.

Fire risks written	$7,918,902 71
Premiums received	64,348 92
Losses paid	79,231 65
Amount of losses incurred	74,439 22
Amount of taxes paid to various fire departments	720 68
Amount paid the Comptroller for taxes on premiums	889 04

NORTH AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

[Incorporated December 19, 1872; commenced business January 1, 1873.]

ALBERT BOWKER, *President.* E. E. PATRIDGE, *Secretary.*

Attorney for the State of New York, GEORGE T. HOPE, No. 100 Broadway, New York.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$12,110 23
Loans on bond and mortgage (first liens)	62,203 63
Interest accrued thereon	627 05

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$50,000 00	$62,000 00	
Chicago, Mil. & St. Paul R. R. Co. first mtge. bonds,	5,000 00	6,350 00	
Columbian National Bank stock	5,000 00	6,450 00	
Eliot National Bank stock	10,000 00	12,400 00	
Globe National Bank stock	10,000 00	10,300 00	
Merchants' National Bank stock	15,000 00	20,100 00	
National City Bank stock	5,000 00	5,650 00	
National Exchange Bank stock	1,700 00	2,040 00	
National Hide and Leather Bank stock	2,900 00	3,233 50	
Old Boston National Bank stock	12,500 00	16,000 00	
Boston National Bank stock	11,400 00	13,395 00	
Shoe and Leather National Bank stock	5,000 00	4,750 00	
State National Bank stock	10,000 00	12,900 00	
Suffolk National Bank stock	10,000 00	11,900 00	
Total par and market values	$153,500 00	$187,468 50	$187,468 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Old Colony R. R. Co. stock	$200 00	$278 00	$90 00	
Union Pacific R. R Co. bonds	1,000 00	1,140 00	1,000 00	
United States bonds	500 00	575 00	125 00	
Boston, Revere Beach and Lynn R. R. Co. bonds	3,000 00	3,341 25	5,000 00	
Boston, Revere Beach and Lynn R. R. Co. stock	500 00	465 00		
Cambridge R. R. Co. stock	1,900 00	1,596 00		
Boston, Revere Beach and Lynn R. R. Co. bonds	5,000 00	5,568 75	5,000 00	
Lynn and Boston R. R. Co. stock	2,000 00	2,800 00	2,000 00	
New Mexico and Southern Pacific R. R. Co. bonds	12,000 00	13,980 00	15,000 00	
Pueblo and Arkansas Valley R. R. Co. bonds	2,000 00	2,325 00		
Atchison, Topeka and Santa Fe R. R. Co. bonds	3,000 00	2,520 00		
Total amounts	$31,100 00	$34,589 00	$28,215 00	28,215 00
Cash in office, $806.83; in bank, $31,309 30; total				32,116 13
Interest due and accrued on collateral loans				500 80
Premiums in due course of collection				9,472 28
Rents due and accrued				78 96
Aggregate amount of all actual, available Assets				$332,792 58

Items not admitted as available Assets.

Non-dividend paying bonds	$2,300 00	
Chattel mortgage	514 37	
Total	$2,814 37	

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$580 43	
Losses unadjusted, including all reported and supposed losses	2,420 84	
Losses resisted, including interest, costs and expenses	3,833 00	
Net amount of unpaid losses and claims		$6,834 27
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$26,307 50	
Unearned premiums, *pro rata*, on fire risks running more than one year	33,322 76	
Total unearned premiums		59,630 26
Cash dividends to stockholders, unpaid		205 00
Salaries and other miscellaneous expenses, due and accrued		1,801 28
All other liabilities, viz.: Taxes and assessments, $489.09; commissions and brokerage, $1,114.98; return premiums, $75.00; total		1,679 07
Total Liabilities, except capital and net surplus		$70,149 88

Joint-stock capital paid up in cash	$200,000 00
Surplus beyond all liabilities	62,642 70
Aggregate Liabilities, including paid up capital and net surplus,	$332,792 58

III. INCOME DURING THE YEAR.

Gross cash premiums received	$85,040 23	
Deduct reinsurance, rebate and return premiums	9,679 03	
Net cash received for premiums (all fire)		$75,361 20
Interest received on bonds and mortgages		3,854 90
Interest and dividends received from all other sources		12,073 00
Received for rent		585 68
Aggregate Income received during the year in cash		$91,874 78

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$33,334 08	
Deduct salvages and reinsurances	1,814 22	
Net amount paid for losses (all fire)		$31,519 86
Dividends paid		19,825 00
Commissions and brokerage		9,629 35
Salaries and other charges of officers, clerks and other employes		12,067 08
State, national and local taxes		3,749 88
All other payments and expenditures		6,237 48
Aggregate Expenditures during the year in cash		$83,028 65

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$12,879,913	$103,137 00
Written or renewed in 1883	12,906,777	88,248 57
Totals	$25,786,690	$191,385 57
Deduct expirations and cancellations	11,677,516	77,787 58
In force December 31, 1883	$14,109,174	$113,597 99
Deduct amount reinsured	424,075	3,098 88
Net amount in force	$13,685,099	$110,499 11

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$6,190,729	$52,615 01	1—2	$26,307 50
1882	Two years	106,419	504 21	1—4	126 05
1883	Two years	129,025	766 65	3—4	574 99
1881	Three years	628,774	4,779 58	1—6	796 59
1882	Three years	554,512	4,073 65	1—2	2,036 82
1883	Three years	815,859	5,818 86	5—6	4,849 05
1880	Four years	3,500	27 61	1—8	3 45
1881	Four years	10,000	77 72	3—8	28 13
1882	Four years	26,150	211 54	5—8	132 21
1883	Four years	26,175	250 83	7—8	219 48
1879	Five years	688,500	6,151 75	1-10	615 17
1880	Five years	608,031	5,562 00	3-10	1,668 60
1881	Five years	639,452	5,931 68	1—2	2,965 84
1882	Five years	1,323,170	10,244 20	7-10	7,170 94
1883	Five years	1,934,803	13,483 82	9-10	12,135 44
Totals		$13,685,099	$110,499 11		$59,630 26

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$689,400 20
Total losses paid since organization	222,418 19
Total cash dividends declared since the Company commenced business	200,000 00
Total amount of the Company's stock owned by the directors at par value	28,700 00
Total amount loaned to stockholders and officers	22,803 63
Total amount of fire losses incurred during the year	28,922 39

Business in the State of New York during the year.

Fire risks written	$3,353,521 00
Premiums received	16,025 37
Losses paid	4,549 53
Amount of losses incurred	4,614 34
Amount of taxes paid to various fire departments	302 03

NORTHWESTERN NATIONAL INSURANCE COMPANY.

MILWAUKEE, WIS.

[Incorporated February 20, 1869; commenced business July 1, 1869.]

ALEXANDER MITCHELL, *President.* JOHN P. McGREGOR, *Secretary.*

Attorney for the State of New York, WILLIAM A. ANDERSON, No. 166 Broadway, New York.

Capital stock of the Company paid up, $600,000.

I. ASSETS.

Loans on bond and mortgage (first liens)			$200,500 00
Interest accrued thereon			1,961 82
Stocks, Bonds, etc., owned by the Company.	Par value.	Market value.	
United States bonds	$420,000 00	$522,980 00	
Chicago, Milwaukee and St. Paul R. R bonds	117,000 00	144,280 00	
Milwaukee County bonds	23,200 00	25,630 00	
Total par and market values	$560,200 00	$692,890 00	692,890 00
Cash in office, $5,829.11; in bank, $247,125.13; total			252,954 24
Interest accrued on bonds			1,298 11
Premiums in due course of collection			31,793 99
Aggregate amount of all actual, available Assets			$1,181,398 16

Item not admitted as an available Asset.

Membership in Milwaukee and Chicago Boards of Trade	$3,500 00

II. LIABILITIES.

Losses adjusted and unpaid and to become due	$14,525 23	
Losses unadjusted, including all reported and supposed losses	26,350 00	
Losses resisted, including interest, costs and expenses	5,650 00	
Net amount of unpaid losses and claims		$46,525 23
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$141,646 31	
Unearned premiums, *pro rata*, on fire risks running more than one year	155,054 38	
Unearned premiums, at 100 per cent, on marine risks	1,000 00	
Total unearned premiums		297,700 69
All other liabilities		5,958 65
Total liabilities, except capital and net surplus		$350,184 57
Joint-stock capital paid up in cash		600,000 00
Surplus beyond all liabilities		231,213 59
Aggregate Liabilities, including paid up capital and net surplus,		$1,181,398 16

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received	$471,666 71	$32,582 45	
Deduct reinsurance, rebate and return premiums	46,924 58	5,643 33	
Net cash received for premiums	$424,742 13	$26,939 12	$451,681 25
Interest received on bonds and mortgages			10,492 47
Interest and dividends received from all other sources			36,248 47
Income from all other sources			2,092 78
Aggregate Income received during the year in cash			$500,514 97

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine	
Gross amount paid for losses	$213,209 98	$49,765 14	
Deduct salvages and reinsurances	9,682 20	19,063 38	
Net amount paid for losses	$203,527 78	$30,701 76	$234,229 54
Dividends paid			60,000 00
Commissions and brokerage			73,841 39
Salaries and other charges of officers, clerks and other employes			38,991 93
State, national, and local taxes			11,173 78
All other payments			40,585 02
Aggregate Expenditures during the year in cash			$458,821 66

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1882	$35,920,552	$432,960 97	$75,000	$1,000 00
Written or renewed in 1883	46,566,225	475,848 68	6,262,673	32,582 45
Totals	$82,486,777	$908,809 65	$6,337,673	$33,582 45
Deduct expirations and cancellations	37,923,553	361,801 23	6,212,673	32,582 45
In force December 31, 1883	$44,563,224	$547,008 42	$125,000	$1,000 00
Deduct amount reinsured	235,957	2,927 71	.....	.....
Net amount in force	$44,327,267	$544,080 71	$125,000	$1,000 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$23,119,416	$283,292 63	1—2	$141,646 31
1881	Three years	3,702,475	41,564 55	1—6	6,927 42
1882	Three years	5,265,078	60,236 15	1—2	30,118 07
1883	Three years	6,557,407	77,469 85	5—6	64,558 20
1879	Five years	456,453	6,032 25	1-10	603 22
1880	Five years	575,117	8,167 82	3-10	2,450 34
1881	Five years	881,677	13,064 13	1—2	6,532 06
1882	Five years	1,668,440	24,814 45	7-10	17,370 08
1883	Five years	2,101,204	29,438 88	9-10	26,494 99
Totals		$44,327,267	$544,080 71	.....	$296,700 69

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$5,222,670 22
Total losses paid since organization	2,860,150 36
Total cash dividends declared since the Company commenced business	507,000 00
Total dividends payable in stock since organization	174,000 00
Total amount of the Company's stock owned by the directors at par value	304,400 00
Total amount of fire losses incurred during the year	207,592 13
Total amount of marine losses incurred during the year	35,001 46

Business in the State of New York during the year.

Fire risks written	$2,178,540 00
Premiums received	15,988 28
Losses paid	5,138 32
Amount of losses incurred	3,063 32
Amount of taxes paid to various fire departments	111 36
Amount paid the Comptroller for taxes on premiums	114 00

ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated June 28, 1867: commenced business January, 1872.]

JOHN W. BROOKS, *President.* GEORGE W. LESTER, *Secretary.*

Attorney for the State of New York, JOHN A. MACDONALD, Troy, N. Y.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$29,494 69
Loans on bond and mortgage (first liens)	240,669 08
Interest due and unpaid on bond and mortgage loans	56 00
Interest accrued thereon	2,944 84

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
American National Bank stock, Hartford	$25,200 00	$37,800 00	
Ætna National Bank stock, Hartford	12,200 00	16,470 00	
Charter Oak National Bank stock, Hartford	13,000 00	19,500 00	
Farmers and Mechanics' Nat. Bank stock, Hartford,	15,000 00	19,500 00	
Mercantile National Bank stock, Hartford	15,200 00	19,760 00	
Phœnix National Bank stock, Hartford	6,200 00	10,912 00	
Exchange National Bank stock, Hartford	9,300 00	14,322 00	
City National Bank stock, Hartford	13,200 00	12,276 00	
Hartford National Bank stock, Hartford	100,000 00	180,000 00	
First National Bank stock, Hartford	7,100 00	8,520 00	
Conn. Trust and Safe Deposit Co. stock, Hartford.	10,000 00	12,000 00	
Thames National Bank stock, Norwich	20,000 00	30,200 00	
First National Bank stock, Norwich	10,000 00	11,800 00	
Rockville National Bank stock, Rockville	600 00	720 00	
Metropolitan National Bank stock, New York	7,500 00	11,250 00	
Mechanics' National Bank stock, New York	7,550 00	11,325 00	
N. Y., N. H. and Hartford R. R. Co. stock	30,000 00	52,800 00	
Cleveland and Pittsburgh R. R. Co. stock,	20,000 00	26,600 00	
N. Y. C. and H. R. R. R Co. stock	20,000 00	22,600 00	
C. B. and Quincy R. R. Co. stock	10,000 00	12,000 00	
Union Pacific R. R. Co. stock	5,000 00	3,750 00	
Central Pacific R. R. Co. stock	10,000 00	6,450 00	
Naugatuck R. R. Co. stock	1,800 00	3,240 00	
Terre Haute and Logansport R. R. Co. bonds	10,000 00	10,100 00	
C. M. and St. Paul R. R., I. and D. Ext. bonds	20,000 00	24,800 00	
Indianapolis and Cincinnati R. R. Co. bonds	16,500 00	18,480 00	
Dayton and Michigan R. R. Co. bonds	25,000 00	26,500 00	
Vermont Valley, R. R. Co. bonds	25,000 00	26,500 00	
St. Johnsbury and Lake Champlain R. R. bonds	15,000 00	16,500 00	
C. C. C. and I. R. R. (Consolidated) bonds	25,000 00	29,625 00	
Kansas Pacific R. R. bonds	10,000 00	9,700 00	
Morris and Essex R. R. bonds	10,000 00	12,450 00	
County of Peoria, Ill., bonds	5,000 00	5,500 00	
Town of Pawtucket, R. I., bonds	25,000 00	30,000 00	
City of New Brunswick, N. J., bonds	10,000 00	10,500 00	
City of Evansville, Ind., bonds	15,000 00	15,000 00	
Atlantic Dock Co. bonds	9,000 00	9,540 00	
Town of Norwich, Conn., bonds	60,000 00	78,000 00	
City of Lockport, N. Y., bonds	10,000 00	11,500 00	
City of Washington, Ind., bonds	9,000 00	10,350 00	
City of Indianapolis, Ind., bonds	20,000 00	22,000 00	
City of Des Moines, Iowa, bonds	10,000 00	11,500 00	
Town of Hartford, Conn., bonds	4,000 00	4,200 00	
Town of Windsor Locks, Conn., bonds	2,500 00	2,500 00	
Total par and market values	$704,850 00	$929,040 00	929,040 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Nat. Fire Ins. Co., Hartford, stock,	$2,500 00	$3,100 00	$600 00
Nat. Fire Ins. Co., Hartford, stock,	1,600 00	1,984 00	1,350 00
Conn. Fire Ins. Co., Hartford, stock,	2,000 00	2,460 00	1,350 00
Ætna Life Ins. Co., Hartford, stock,	3,000 00	6,900 00	1,200 00
Conn. Gen. Life Ins. Co., Hart., st'k	3,500 00	4,200 00	3,000 00
Travelers Ins. Co., Hartford, stock,	1,500 00	4,350 00	2,610 00
Ætna Fire Ins. Co., Hartford, stock	1,500 00	3,375 00	2,520 00
Ætna Fire Ins. Co., Hartford, stock	400 00	900 00	700 00
Ætna Fire Ins. Co., Hartford, stock	300 00	675 00	500 00
Ætna Fire Ins. Co., Hartford, stock	2,500 00	5,625 00	5,000 00
Ætna Fire Ins. Co., Hartford, stock	1,000 00	2,250 00	800 00
Ætna Fire Ins. Co., Hartford, stock	200 00	450 00	
American Nat. Bank, Hartford, st'k	750 00	1,125 00	
Charter Oak Nat. B'k, Hartford, st'k	500 00	650 00	1,880 00
First Nat. Bank, Hartford, stock...	300 00	360 00	
Security Co., Hartford, stock.....	500 00	625 00	
Hartford Trust Co., Hartford, stock,	2,500 00	2,625 00	
Collins Co., Collinsville, Conn., st'k	1,000 00	1,100 00	4,050 00
Am. Screw Co., Prov., R. I., stock,	600 00	1,650 00	
Adams Express Co., Prov., R. I., st'k	2,400 00	3,096 00	1,350 00
Adams Express Co., Prov., R. I., st'k	500 00	645 00	500 00
Middlesex Co. Nat. B'k, M'town, st'k	700 00	840 00	560 00
N. Y., N. H. & H. R. R. Co., stock,	4,600 00	8,096 00	1,000 00
N. Y., N. H. & H. R. R. Co., stock,	1,000 00	1,760 00	2,000 00
N. Y. C. & H. R. R. Co., stock.....	1,000 00	1,130 00	
Pennsylvania R. R. Co., stock.....	5,000 00	5,800 00	3,300 00
Union Pacific R. R. Co., stock.....	2,500 00	1,875 00	242 00
Eagle Lock Co., Terryv'e, Conn., st'k	1,625 00	3,900 00	
Meriden Brit. Co., Meriden, Ct., st'k	250 00	1,000 00	5,000 00
Oregon Improvement Co., stock....	5,000 00	2,850 00	
Chic., Burl'gton & Q. R. R. Co., st'k	1,700 00	2,040 00	
Willimantic Linen Co., H'ford, st'k	26,750 00	53,500 00	35,000 00
Willimantic Linen Co., H'lord, st'k	8,500 00	17,000 00	16,000 00
Adams Express Co., stock.....	4,000 00	5,160 00	
Adams Express Co., stock.....	2,800 00	3,612 00	4,000 00
Morris & Essex R. R. Co., bonds...	2,000 00	2,700 00	
Cleveland & Toledo R. R. Co., b'ds,	3,000 00	3,150 00	3,000 00
Keokuk & Des M. R. R. Co., bonds	500 00	525 00	
Total amounts	$99,975 00	$163,083 00	$97,512.00

		$97,512,00
Cash in office, $1,679.70; in bank, $53,683.00; total		55,362 70
Interest due and accrued on stocks and bonds.....		10,672 42
Interest due and accrued on collateral loans.....		1,580 47
Premiums in due course of collection.....		64,402 21
Rents due and accrued.....		160 00
Aggregate amount of all actual, available Assets.....		$1,411,894 41

II. LIABILITIES.

Losses adjusted and unadjusted, including all reported and supposed losses	$57,746 66	
Losses resisted, including interest, costs and expenses.....	3,204 00	
Net amount of unpaid losses and claims.....		$60,950 66
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	$182,101 73	
Unearned premiums, *pro rata*, on fire risks running more than one year	98,357 06	
Total unearned premiums.....		280,458 79
Total Liabilities, except capital and net surplus		$341,409 45
Joint-stock capital paid up in cash		1,000,000 00
Surplus beyond all liabilities.....		70,484 96
Aggregate Liabilities, including paid up capital and net surplus,		$1,411,894 41

III. INCOME DURING THE YEAR.

Gross cash premiums received, ...	$494,132 43	
Deduct reinsurance, rebate and return premiums.....	65,435 56	
Net cash received for premiums (all fire).....		$428,696 87
Interest received on bonds and mortgages.....		12,509 61

Interest and dividends received from all other sources	$57,228 89
Received for rent	1,080 50
Aggregate Income received during the year in cash	$499,515 87

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$253,767 01	
Deduct salvages and reinsurances	4,296 86	
Net amount paid for losses (all fire)		$249,470 15
Dividends paid		80,000 00
Commissions and brokerage		69,219 42
Salaries and other charges of officers, clerks and other employes		32,316 31
State, national and local taxes		11,190 83
General expenses		40,648 85
Aggregate Expenditures during the year in cash		$482,845 56

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$39,300,398	$481,854 25
Written or renewed in 1883	40,497,328	517,771 44
Totals	$79,797,726	$999,625 69
Deduct those expired and marked off as terminated	36,431,264	448,557 47
In force December 31, 1883	$43,366,462	$551,068 22
Deduct amount reinsured	409,475	6,969 38
Net amount in force	$42,956,987	$544,098 84

Recapitulation of Fire Risks and Premiums.

Year Written.		Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1883	One year or less	$26,842,312	$364,203 46	1–2	$182,101 73
1882	Two years	41,048	519 28	1–4	129 82
1883		63,737	561 25	3–4	420 93
1881	Three years	3,103,236	31,753 30	1–6	5,292 22
1882		3,316,128	33,827 13	1–2	16,913 56
1883		3,797,760	40,706 04	5–6	33,921 70
1880	Four years	166,783	1,632 98	1–8	204 12
1881		133,969	1,297 02	3–8	486 39
1882		154,892	1,480 46	5–8	925 30
1883		137,482	1,406 14	7–8	1,230 37
1879	Five years	522,800	6,702 57	1–10	670 25
1880		828,728	10,541 48	3–10	3,162 42
1881		1,191,742	15,342 26	1–2	7,671 13
1882		1,313,481	16,920 33	7–10	11,844 21
1883		1,342,889	17,205 14	9–10	15,484 63
Totals		$42,956,987	$544,098 84		$280,458 79

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,778,916 04
Total losses paid since organization	2,218,564 40
Total cash dividends declared since the Company commenced business	605,000 00
Total dividends declared payable in stock since organization	100,000 00
Total amount of the Company's stock owned by the directors at par value	80,300 00
Total amount loaned to stockholders and officers	159,262 00
Total amount of fire losses incurred during the year	288,739 65

Business in the State of New York during the year.

Fire risks written	$7,235,236 00
Premiums received	62,941 06
Losses paid	37,046 10
Amount of losses incurred	35,597 82
Amount paid the Comptroller for taxes on premiums	424 31

PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated March, 1825; commenced business April, 1825.]

JOHN DEVEREUX, *President.* JOHN L. THOMSON, *Secretary.*

Attorney for the State of New York, J. MONTGOMERY HARE, No. 206 Broadway, New York.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$115,000 00
Loans on bond and mortgage (first liens)	184,070 00
Interest accrued thereon	3,883 44

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$1,000 00	$1,010 00	
Philadelphia City loans	50,000 00	63,318 50	
Phila., Wilm. & Balt. R. R. Stock Trust certificates, six per cent loan	110,000 00	106,000 00	
Philadelphia and E. R. general mortgage loan	75,000 00	77,812 50	
Pennsylvania Railroad consolidated loans	99,000 00	107,880 00	
United Companies of New Jersey consolidated mortgage loan	60,000 00	69,150 00	
Easton and Amboy R. R. Co. consolidated loan	50,000 00	53,500 00	
Phila. and Reading R. R. Co. consolidated loan	87,500 00	96,712 50	
Phila. and Reading R. R. Co. Car Trust loan	40,000 00	40,800 00	
Philadelphia and Reading Coal and Iron Co. loan	20,000 00	16,000 00	
North Pennsylvania R. R. Co. first mortgage loan	40,000 00	41,800 00	
Lehigh Valley R. R. Co. first mortgage loan	55,000 00	66,550 00	
Elmira and Williamsport R. R. Co. first mort. loan	25,000 00	29,250 00	
West Jersey R. R. Co. first mortgage loan	10,000 00	12,200 00	
Pennsylvania and N. Y. Canal and R. R. Co. loan	24,000 00	30,240 00	
Delaware R. R. Co. mortgage loan	15,000 00	17,250 00	
Western Pennsylvania R. R. Co. first mort. loan	4,000 00	4,280 00	
Chicago and Western Indiana R. R. Co. loans	50,000 00	53,400 00	
Jacksonville Southeastern Railway Company loan	30,000 00	27,600 00	
Shamokin, Sunbury and Lewisburg R. R. Co. loan	20,000 00	19,666 67	
Corning, Cowanesque and Antrim R. R. Co. loan	30,000 00	30,300 00	
Terre Haute and Logansport R. R. Co. Ex. mort. l'n	50,000 00	52,000 00	
New York and Long Branch Railroad loan	25,000 00	25,112 50	
Northern Pacific R. R. Co. general mortgage loan	40,000 00	42,400 00	
American Steamship Co. of Philadelphia loan	15,000 00	16,200 00	
Schuylkill Nav. Co. first mortgage loan	8,000 00	8,560 00	
Schuylkill Nav. Co. second mortgage loan	12,700 00	11,488 00	
Lehigh Coal and Navigation Co. gold loan	20,000 00	22,500 00	
Chesapeake and Delaware Canal Co. 1st mort. loan,	10,000 00	7,400 00	
Delaware Division Canal Company loan	20,000 00	20,000 00	
The Pennsylvania Company loan	14,000 00	14,910 00	
The Car Trust of Pennsylvania loan	24,000 00	24,120 00	
The New Jersey Car Trust loan	7,000 00	7,040 83	
The Central New Jersey Car Trust loan	12,000 00	12,180 00	
The New York and Pacific Car Trust Ass'n loan	72,000 00	72,420 00	
Car Trust of New York, No. 2, loan	22,000 00	22,440 00	
Central R. R. Co. of N. Jersey, Car Trust Ass'n loan,	30,000 00	30,450 00	
New York, Pennsylvania and Ohio Car Trust loan,	20,000 00	20,100 00	
Iron Mountain Car Trust loan	7,000 00	7,035 00	
Colorado Rolling Stock Trust loan	20,000 00	20,466 67	
Harrisburg City loan	18,000 00	21,150 00	
St. Louis City loan	25,000 00	28,750 00	
Camden County loan	12,000 00	13,200 00	
Cincinnati City loan	53,000 00	67,660 00	
Pittsburgh City water loan	50,000 00	61,030 00	
Pittsburgh City Stanton avenue loan	10,000 00	10,300 00	
Newark City loan	20,000 00	23,350 00	
Philadelphia National Bank stock	20,000 00	44,500 00	
Manayunk Gas Company stock	1,000 00	1,000 00	
Total par and market values	$1,533,200 00	$1,672,483 17	1,672,483 17

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Pennsylvania R. R. Co. stock	$3,250 00	$3,761 00	$2,800 00
Ins. Co. State of Pennsylvania stock	600 00	990 00	700 00
Phila. and Reading R. R. Co. stock,	50,000 00	27,500 00	20,000 00
Germantown Pass. Ry. Co. stock	50,000 00	70,000 00	52,500 00
Penn. & N. Y. Canal R. R. Co. stock,	62,500 00	62,500 00	50,000 00
Penn. and New York Canal stock	62,500 00	62,500 00	50,000 00
Lehigh Coal and Navgation Co. stock	65,000 00	57,525 00	50,000 00
Car Trust of New York, No 2 stock	6,000 00	6,000 00	
Car Trust of New York, No. 2 stock	21,000 00	21,000 00	25,000 00
New York, Chicago & St. Louis bds	10,000 00	10,200 00	
Northern Pacific first mortgage bds.	10,000 00	10,500 00	10,000 00
Oregon Ry. and Navigation Co. bds.	4,000 00	4,160 00	
Total amounts	$344,850 00	$336,636 00	$261,000 00

		261,000 00
Cash in office, $1,045.91; in bank, $25,806.58; total		26,852 49
Interest due and accrued on collateral loans		2,128 67
Premiums in due course of collection		57,403 75
Aggregate amount of all actual, available Assets		$2,322,821 52

II. LIABILITIES.

Net amount of unpaid losses and claims		$71,117 67
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$297,272 83	
Unearned premiums, *pro rata*, on risks running more than one year,	202,207 02	
Total unearned premiums		499,479 85
Amount reclaimable on perpetual fire policies		454,439 33
Total Liabilities, except capital and net surplus		$1,025,036 85
Joint-stock capital paid up in cash		400,000 00
Surplus beyond all liabilities		897,784 67
Aggregate Liabilities, including paid up capital and net surplus,		$2,322,821 52

III. INCOME DURING THE YEAR.

Gross cash premiums received	$941,862 69	
Deduct reinsurance, rebate and return premiums	127,288 83	
Net cash received for premiums (all fire)		$814,573 86
Interest received on bonds and mortgages		10,378 22
Interest and dividends received from all other sources		98,631 68
Received for rent		250 00
Income from all other sources		566,14
Deposit premiums received on perpetual fire risks	$22,690 53	
Aggregate Income received during the year in cash		$924,399 90

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)		$619,950 35
Dividends paid		40,000 00
Commissions and brokerage		176,539 09
Salaries and other charges of officers, clerks and other employes,		25,447 16
State, national and local taxes		21,297 37
All other payments and expenditures		43,244 92
Deposit premiums returned on perpetual fire risks	$9,010 53	
Aggregate Expenditures during the year in cash		$926,478 89

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$68,849,770	$826,814 62
Written or renewed in 1883	73,859,254	943,996 45
Totals	$142,709,024	$1,770,811 07
Deduct those expired and marked off as terminated	60,175,578	754,971 39
In force December 31, 1883	$82,533,440	$1,015,839 68
Deduct amount reinsured	2,640,908	42,241 55
Net amount in force	$79,892,538	$972,598 13
Perpetuals	$18,689,865	$486,871 60

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$49,725,256	$594,545 65	1—2	$297,272 83
1882	Two years	189,500	1,958 72	1—4	489 68
1883	Two years	130,917	1,669 53	3—4	1,252 14
1881	Three years	5,125,859	55,115 56	1—6	9,185 93
1882	Three years	6,212,785	65,201 80	1—2	32,600 90
1883	Three years	4,716,069	66,078 96	5—6	55,065 80
1880	Four years	450,115	5,050 50	1—8	631 31
1881	Four years	375,875	4,200 42	3—8	1,575 16
1882	Four years	525,200	5,872 60	5—8	3,670 37
1883	Four years	662,687	7,163 60	7—8	6,268 15
1879	Five years	1,490,208	21,050 75	1-10	2,105 07
1880	Five years	2,000,200	27,250 10	3-10	8,175 03
1881	Five years	2,250,405	30,258 12	1—2	15,129 06
1882	Five years	3,050,715	41,075 90	7-10	28,753 13
1883	Five years	2,472,864	34,180 32	9-10	30,762 30
1877-1883	Seven years	513,883	11,925 60	.....	6,542 99
Totals		$79,892,538	$972,598 13	.....	$499,479 85

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$10,985,110 00
Total losses paid since organization	7,313,420 00
Total cash dividends declared since the Company commenced business	2,139,000 00
Total amount of the Company's stock owned by the directors at par value	58,000 00
Total amount of fire losses incurred during the year	622,358 24

Business in the State of New York during the year

Fire risks written	$11,806,143 60
Premiums received	105,938 30
Losses paid	73,599 05
Amount of losses incurred	73,868 47
Amount of taxes paid to various fire departments	2,068 70
Amount paid the Comptroller for taxes on premiums	822 73

PENNSYLVANIA INSURANCE COMPANY.

PITTSBURGH, PA.

[Organized or incorporated February, 1854; commenced business May, 1854.]

CHRISTIAN YEAGER, *President.* THOMAS D. KELLER, *Secretary.*

Attorney for the State of New York, PETER Q. DEYO, No. 44 Pine street, New York.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$50,300 00
Loans on bond and mortgage (first liens)	146,367 66
Interest due and unpaid on bond and mortgage loans	896 48
Interest accrued thereon	1,759 73

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Braddock's Borough School bonds	$20,000 00	$21,600 00	
McKeesport School bonds	8,200 00	8,400 00	
Sixth Ward, Allegheny, School bonds	8,000 00	8,240 00	
Highland School bond	1,500 00	1,500 00	
Belle Vernon School bonds	500 00	575 00	
Allegheny County bonds	733 33	777 33	
Allegheny County Riot bonds	1,000 00	1,010 00	
Pittsburgh Water Loan bonds	5,000 00	6,275 00	
Pittsburgh Street Improvement bonds	1,000 00	1,025 00	
Pittsburgh Temporary Loan bonds	2,000 00	2,000 00	
Monongahela Incline Plane bonds	4,000 00	4,000 00	
East End Gas Co. bonds	3,500 00	3,625 00	
United States bonds	200 00	247 00	
Third National Bank, Poughkeepsie, stock	2,500 00	4,000 00	
Third National Bank, Allegheny, stock	7,000 00	7,630 00	
German National Bank, Allegheny, stock	5,000 00	5,750 00	
Pittsburgh National Bank of Commerce stock	2,000 00	2,600 00	
Consolidated Gas Co.'s stock	2,500 00	2,250 00	
Total par and market values	$74,633 33	$81,504 33	81,504 33
Cash in office, $1,300.68; in bank, $16,266.87; total			17,967 55
Interest due and accrued on stocks and bonds			1,297 69
Premiums in due course of collection			12,920 79
Bills receivable, not matured, taken for premiums			137 50
Rents due and accrued			314 50
Aggregate amount of all actual, available Assets			$313,466 23

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$2,600 72	
Losses unadjusted, including all reported and supposed losses	11,319 76	
Losses resisted, including interest, costs and expenses	500 00	
Net amount of unpaid losses and claims		$14,420 48
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$50,243 93	
Unearned premiums, *pro rata*, on fire risks running more than one year	16,186 04	
Total unearned premiums		66,429 97
Cash dividends to stockholders unpaid		702 50
Due and accrued for rent		367 00
All other liabilities, viz.: Commissions and brokerage, $59.32; miscellaneous items, $435.63; total		494 95
Total Liabilities, except capital and net surplus		$82,414 90

Joint-stock capital paid up in cash	$200,000 00
Surplus beyond all liabilities	31,051 33
Aggregate Liabilities, including paid up capital and net surplus,	$313,466 23

III. INCOME DURING THE YEAR.

Gross cash premiums received	$134,682 96	
Deduct reinsurance, rebate and return premiums	18,606 47	
Net cash received for premiums (all fire)		$116,076 49
Interest received on bonds and mortgages		7,856 60
Interest and dividends received from all other sources		4,765 59
Income from all other sources		5,169,55
Aggregate Income received during the year in cash		$133,868 23

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$65,922 85	
Deduct salvages and reinsurances	212 59	
Net amount paid for losses (all fire)		$65,710 26
Dividends paid		15,622 00
Commissions and brokerage		24,669 85
Salaries and other charges of officers, clerks and other employes		6,209 00
State, national and local taxes		2,435 44
All other payments, viz.: Repairs, taxes, etc., on real estate, $1,052.67; rent, advertising and all other expenses., $9,572.84		10,625 51
Aggregate Expenditures during the year in cash		$125,272 06

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$6,078,557	$75,925 66
Written or renewed in 1883	11,274,876	140,183 77
Totals	$17,353,433	$216,109 43
Deduct expirations and cancellations	7,493,982	84,312 41
In force December 31, 1883	$9,859,451	$131,797 02
Deduct amount reinsured	160,437	2,411 06
Net amount in force	$9,699,014	$129,385 96

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$7,280,414	$100,487 85	1—2	$50,243 93
1882	Two years	11,900	173 12	1—4	43 28
1883		3,700	31 31	3—4	23 48
1881	Three years	555,554	6,761 41	1—6	1,126 90
1882		634,957	7,803 46	1—2	3,901 73
1883		1,037,114	11,926 08	5—6	9,938 40
1879	Five years	24,600	277 55	1-10	27 76
1880		51,500	527 05	3-10	158 12
1881		26,325	250 05	1—2	125 03
1882		28,000	359 68	7-10	251 78
1883		41,450	613 40	9-10	552 06
1879	Seven years	1,000	50 00	*Pro rata.*	1 79
1880		2,500	125 00		35 71
Totals		$9,699,014	$129,385 96	.....	$66,429 97

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,580,018 28
Total losses paid since organization	815,651 40
Total cash dividends declared since the Company commenced business	136,753 29
Total dividends declared payable in stock since organization	37,339 47
Total amount of the Company's stock owned by the directors at par value	56,350 00
Total amount loaned to stockholders and officers	3,200 00
Total amount of fire losses incurred during the year	73,326 55

Business in the State of New York during the year.

Fire risks written	$3,994,138 00
Premiums received	34,380 99
Losses paid	23,194 76
Amount of losses incurred	23,772 31
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	383 05
Amount of taxes paid to various fire departments	189 99
Amount paid Comptroller for taxes on premiums	236 19

PHŒNIX INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated May 18, 1854; commenced business June, 1854.]

H. KELLOGG, *President.* D. W. C. SKILTON, *Secretary.*

Attorney in the State of New York, GEORGE M. COIT, No. 158 Broadway, New York.

Capital stock of the Company paid up, $2,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$178,255 31
Loans on bond and mortgage (first liens)	161,380 00
Interest accrued thereon	4,141 40

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$101,200 00	$126,380 00
Hartford National Bank stock	104,000 00	188,240 00
Farmers and Mechanics' Nat. Bank, Hartford, stock	45,000 00	58,500 00
Mercantile National Bank, Hartford, stock	80,000 00	100,800 00
Charter Oak National Bank, Hartford, stock	16,200 00	24,300 00
City National Bank, Hartford, stock	20,000 00	18,000 00
Ætna National Bank, Hartford, stock	30,000 00	40,500 00
Phœnix National Bank, Hartford, stock	75,000 00	132,000 00
Connecticut River Bank, Hartford, stock	5,000 00	5,000 00
State Bank, Hartford, stock	19,200 00	21,888 00
American National Bank, Hartford, stock	50,000 00	75,000 00
National Exchange Bank, Hartford, stock	16,200 00	25,110 00
Hartford Trust Company, stock	30,000 00	33,000 00
Metropolitan National Bank, New York, stock	10,000 00	15,500 00
Merchants' Exchange Nat. Bank, New York, stock,	9,000 00	8,100 00
National Shoe and Leather Bank, New York, stock,	7,500 00	11,250 00
Central Trust Co., New York, stock	15,000 00	39,000 00
American Loan and Trust Co., New York, stock	10,000 00	10,800 00
New Britain National Bank stock	20,000 00	30,000 00
Waterbury National Bank stock	20,000 00	37,000 00
First National Bank, Wallingford, stock	16,800 00	18,480 00
Citizens' National Bank, Cincinnati, stock	10,000 00	13,000 00
Metropolitan National Bank, Cincinnati, stock	25,000 00	31,500 00
Queen City National Bank, Cincinnati, stock	20,000 00	21,400 00
Imperial Bank, Toronto, Ont., stock	7,500 00	11,250 00
National German American Bank, St. Paul, stock	25,000 00	28,000 00
Holyoke Water Power Co. stock	47,900 00	110,170 00
New York, N. H. and H. R. R. Co. stock	100,000 00	180,000 00
Rensselaer and Saratoga R. R. Co. stock	25,000 00	36,250 00
Chicago, Rock Island and Pacific R. R. Co. stock	120,000 00	142,800 00
Chicago, Burlington and Quincy R. R. Co. stock	120,000 00	144,000 00
Cleveland and Pittsburgh R. R. Co. stock	25,000 00	33,750 00
Pittsburgh, Ft. Wayne and Chicago R. R. Co. stock,	5,000 00	6,750 00
New York Central and Hud. Riv. R. R. Co. stock	50,000 00	57,750 00
Illinois Central R. R. Co. stock	50,000 00	66,000 00
Illinois Central R. R. Co. (leased line) stock	8,500 00	6,885 00
Hartford and Conn. Western R. R. Co. stock	12,000 00	5,400 00
Atchison, Topeka and Santa Fe R. R. Co. stock	50,000 00	40,000 00
South Carolina State bonds	17,551 37	18,077 91
Tennessee State bonds	21,000 00	8,400 00
Mississippi State bonds	20,000 00	20,800 00

	Par value.	Market value.	
Hartford City bonds	$10,000 00	$10,400 00	
Detroit City bonds	50,000 00	59,000 00	
Jacksonville, Ills., bonds	50,000 00	60,000 00	
New Britain Town bonds	100,000 00	106,000 00	
Washington School District of Hartford bonds	15,000 00	15,450 00	
Hannibal School, Mo., bonds	19,000 00	19,000 00	
Avondale Town, Ohio, bonds	16,000 00	16,640 00	
Atlantic Dock Company bonds	75,000 00	78,750 00	
Contra Costa Water Company bonds	25,000 00	26,500 00	
Indianapolis and Cincinnati Railroad bonds	51,000 00	56,100 00	
Harlem River and Port Chester Railroad bonds	50,000 00	65,500 00	
Chicago and N. Western Railway Sink'g Fund bds.	50,000 00	55,000 00	
Erie Railway, First Mortgage bonds	100,000 00	128,000 00	
Cedar Rapids, I. Falls and N. Western Railway bds.	50,000 00	52,000 00	
Columbus and Western Railway bonds	100,000 00	106,000 00	
Chicago and Western Ind. Railroad bonds	60,000 00	67,200 00	
Columbia and Greenville Railroad bonds	50,000 00	50,000 00	
Chicago, Bur. and Q. R. R. Co. (Den. ext'n) bonds	20,000 00	17,600 00	
Minneapolis Union Railway Company bonds	50,000 00	53,500 00	
New York, Lacka. and Western R. R. Co. bonds	50,000 00	60,000 00	
Terre Haute and Logansport R. R. bonds	50,000 00	51,500 00	
Toledo, Ann Arbor and Grand Trunk Railroad bds.	50,000 00	48,000 00	
Total par and market values	$2,550,551 37	$3,203,170 91	$3,203,170 91

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N.Y., N. H. & Hart. R. R. Co. stock	$7,800 00	$14,040 00	$4,500 00	
Adams' Express Company stock	6,900 00	8,970 00	3,650 00	
Travelers, Insurance Co. stock	21,700 00	62,930 00	30,506 00	
Holyoke Water Power Co. stock	1,000 00	2,250 00	630 00	
Mercantile Nat. Bank, Hart., stock	5,300 00	6,625 00	1,400 00	
Dayton & Mich. R. R. Co. stock	8,500 00	11,900 00	2,911 00	
Farm. and Mech.'s Nat. Bank stock,	500 00	650 00	440 00	
Hartford Carpet Company stock	2,000 00	4,200 00	1,980 00	
Willimantic Linen Company stock,	11,775 00	23,550 00	19,350 00	
Chicago, Rock Island & Pacific R. R. Co. stock	5,000 00	3,540 00	2,340 00	
Russell & Erwin Manufac. Co. stock,	2,500 00	12,500 00	10,000 00	
Seth Thomas Clock Co., stock	12,000 00	15,000 00	2,000 00	
Shenandoah Valley R. R. bonds	36,000 00	37,850 00	30,690 00	
Chicago & Northwest'n R.R. bond,	1,000 00	1,060 00	1,000 00	
Ulster & Delaware R. R. Co. bond,	1,000 00	1,000 00		
Union Pacific R. R. Sink. Fd. bond,	1,000 00	1,180 00	900 00	
Home National Bank, Meriden, stk,	1,100 00	1,320 00	2,250 00	
Meriden National Bank stock	1,600 00	1,920 00		
Union Pacific R. R. Co. stock	1,000 00	750 00	1,350 00	
National New Haven Bank stock	200 00	320 00		
Chicago, Burl. & Quincy R. R. stock,	200 00	240 00		
New York & N. J. Telephone Co. stk	500 00	475 00		
Hartford Steam Boiler and Inspection Insurance Co. stock	500 00	800 00	6,970 00	
Mechanics' Nat. Bank, N. Y., stock,	5,000 00	7,500 00		
Willimantic Linen Co. stock	2,000 00	4,000 00	6,750 00	
New York & Harlem R. R. Co. stock	1,500 00	3,000 00		
Hartford Carpet Co. stock	100 00	210 00		
American Loan and Trust Co. stock,	1,000 00	1,095 00		
Ind. and Cincinnati R. R. Co. bonds,	2,000 00	2,200 00	6,750 00	
Hartford Carpet Co. stock	800 00	1,680 00		
Holyoke Water Power Co. stock	1,700 00	3,825 00		
Central Pacific R. R. Co. stock	10,000 00	6,500 00	5,000 00	
Meriden Gas-Light Co. stock	5,000 00	5,500 00	18,000 00	
Home Nat. Bank, Meriden, stock	15,000 00	18,000 00		
Landers, Frary & Clark stock	6,000 00	9,000 00	10,000 00	
Southern N. E. Telephone Co. stock,	5,000 00	8,250 00		
Benedict & Burnham Mfg. Co. stock,	20,000 00	80,000 00	40,000 00	
Southern N. E. Telephone Co. stock,	20,000 00	33,000 00	20,000 00	
Nat. German-American Bank stock,	30,000 00	33,000 00	25,000 00	
Union Pacific R. R. sinking fund bds	53,000 00	62,540 00	50,000 00	
Total amounts	$305,175 00	$492,370 00	$304,367 00	304,367 00
Cash in office, $40,631.67; in bank, $325,259.62; total				365,891 29
Interest due and accrued on collateral loans				8,214 86
Premiums in due course of collection				208,424 61
Rents due and accrued				1,203 50
Aggregate amount of all actual, available Assets				$4,435,048 88

II. LIABILITIES.

Losses adjusted and unadjusted	$197,574 03	
Losses resisted, including interest, costs and expenses	18,015 68	
Net amount of unpaid losses and claims		$215,589 71
Unearned premiums, at 50 per cent of premiums, on fire risks running one year or less	$569,359 48	
Unearned premiums, *pro rata*, on fire risks running more than one year	628,107 99	
Total unearned premiums		1,197,467 47
Total Liabilities, except capital and net surplus		$1,413,057 18
Joint-stock capital paid up in cash		2,000,000 00
Surplus beyond all liabilities		1,021,991 70
Aggregate Liabilities, including paid up capital and net surplus,		$4,435,048 88

III. INCOME DURING THE YEAR.

Gross cash premiums received	$2,030,162 19	
Deduct reinsurance, rebate and return premiums	133,589 05	
Net cash received for premiums (all fire)		$1,896,573 14
Interest received on bonds and mortgages		8,204 90
Interest and dividends received from all other sources		205,818 44
Received for rent		3,003 84
Aggregate Income received during the year in cash		$2,113,600 32

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$1,214,389 12
Dividends paid	280,000 00
Commissions and brokerage	310,065 81
Salaries and other charges of officers, clerks and other employes	90,188 44
State, national and local taxes	58,883 25
All other payments and expenditures	152,099 66
Aggregate Expenditures during the year in cash	$2,105,626 28

V. MISCELLANEOUS.

Risks and Premiums.

	Fire and Tornado risks.	Premiums.
In force December 31, 1882	$188,849,029	$2,119,056 80
Written or renewed in 1883	179,644,231	2,030,162 19
Totals	$368,493,260	$4,149,218 99
Deduct expirations and cancellations	167,061,314	1,882,052 08
In force December 31, 1883	$201,431,946	$2,267,166 91

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$99,606,590	$1,138,718 96	1–2	$569,359 48
1882	Two years	422,669	3,531 17	1–4	882 79
1883	Two years	441,686	4,208 81	3–4	3,156 63
1881	Three years	17,210,771	176,973 46	1–6	29,495 57
1882	Three years	18,608,314	196,297 79	1–2	98,148 89
1883	Three years	23,934,915	249,305 61	5–6	207,754 67
1880	Four years	1,319,663	13,585 98	1–8	1,698 24
1881	Four years	1,547,552	15,801 68	3–8	5,925 63
1882	Four years	1,881,248	19,365 11	5–8	12,103 15
1883	Four years	1,544,950	16,002 19	7–8	14,001 92
1879	Five years	3,848,900	47,397 49	1-10	4,739 74
1880	Five years	5,198,370	65,284 55	3-10	19,585 35
1881	Five years	7,528,306	92,881 76	1–2	46,440 88
1882	Five years	8,627,333	104,282 82	7-10	72,997 96
1883	Five years	9,710,679	123,529 53	9-10	111,176 57
Totals		$201,431,946	$2,267,166 91	.....	$1,197,467 47

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$29,742,194 29
Total losses paid since organization	17,695,723 26
Total cash dividends declared since the Company commenced business	3,325,000 00
Total amount of the Company's stock owned by the directors at par value	176,800 00
Total amount loaned to stockholders not officers	202,747 00
Total amount loaned to officers and directors	78,510 00
Total amount of fire and tornado losses incurred during the year	1,157,519 69

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Oregon	$50,000 00	$17,182 01
Georgia	25,000 00	20,653 07
North Carolina	10,000 00	13,833 09
Mississippi	25,000 00	33,529 71

Business in the State of New York during the year.

Fire risks written	$27,472,556 60
Premiums received	252,829 92
Losses paid	194,374 28
Amount of losses incurred	176,368 00
Amount of taxes paid to various fire departments	2,851 87
Amount paid the Comptroller for taxes on premiums	1,911 19

PRESCOTT INSURANCE COMPANY.

BOSTON, MASS.

[Organized December 27, 1872; commenced business January 15, 1873.]

FRANKLIN GREENE, *President.* FRANCIS H. STEVENS, *Secretary.*

Attorney for the State of New York, CORNELIUS H VAN ANTWERP, Albany, N. Y.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
National Webster Bank stock	$50,000 00	$54,500 00	
Atlas National Bank stock	11,200 00	13,860 00	
Eliot National Bank stock	20,300 00	25,172 00	
National Eagle Bank stock	1,000 00	1,092 50	
Merchandise National Bank stock	10,000 00	9,600 00	
Market National Bank stock	12,500 00	11,562 50	
New England National Bank stock	5,000 00	6,687 50	
Tremont National Bank stock	12,000 00	12,870 00	
Second National Bank stock	12,500 00	19,125 00	
Blackstone National Bank stock	4,800 00	4,848 00	
State National Bank stock	10,000 00	12,900 00	
Globe National Bank stock	10,000 00	10,300 00	
Merchants' National Bank stock	6,000 00	8,032 50	
Cincinnati City bonds	25,000 00	32,250 00	
Cleveland City bonds	20,000 00	20,200 00	
Boston and Lowell R. R. bonds	25,000 00	29,500 00	
North Pacific Terminal Co. bonds	30,000 00	30,000 00	
Kansas City, L. and S. R. R. bonds	25,000 00	27,000 00	
Cincinnati, Ind., St. L. and Chicago R. R. bonds	10,000 00	10,000 00	
Total par and market values	$300,300 00	$339,500 00	$339,500 00

Cash in office, $3,629.99; in bank, $2,734.54; total	$6,364 53
Interest due and accrued on stocks and bonds	2,633 32
Premiums in due course of collection	19,790 18
Aggregate amount of all actual, available Assets	$368,288 03

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$9,303 82	
Losses unadjusted, including all reported and supposed losses	14,460 00	
Losses resisted, including interest, costs and expenses	1,800 00	
Net amount of unpaid losses and claims		$25,563 82
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$69,942 44	
Unearned premiums, *pro rata*, on fire risks running more than one year	44,808 96	
Total unearned premiums		114,751 40
Borrowed money due and to become due		10,000 00
All other liabilities		3,532 53
Total Liabilities, except capital and net surplus		$153,847 75
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		14,440 28
Aggregate Liabilities, including paid up capital and net surplus.		$368,288 03

III. INCOME DURING THE YEAR.

Gross cash premiums received	$191,450 17	
Deduct reinsurance, rebate and return premiums	20,856 19	
Net cash received for premiums (all fire)		$170,593 98
Interest and dividends received from all sources		16,768 10
Income from all other sources		286 38
Aggregate Income received during the year in cash		$187,648 46

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$128,415 91	
Deduct salvages and reinsurances	724 41	
Net amount paid for losses (all fire)		$127,691 50
Dividends paid		10,000 00
Commissions and brokerage		31,645 57
Salaries and other charges of officers, clerks and other employes		11,600 00
State, national and local taxes		2,699 98
All other payments		14,369 59
Aggregate Expenditures during the year in cash		$198,006 64

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$18,930,206	$216,714 85
Written or renewed in 1883	17,361,693	194,292 14
Totals	$36,291,899	$411,006 99
Deduct expirations and cancellations	16,576,513	180,237 52
In force December 31, 1883	$19,715,386	$230,769 47
Deduct amount reinsured	363,443	4,812 11
Net amount in force	$19,351,943	$225,957 36

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$11,067,260	$139,884 88	1—2	$69,942 44
1882	Two years	4,450	30 50	1—4	7 62
1883	Two years	14,950	132 79	3—4	99 59
1881	Three years	1,163,569	12,716 29	1—6	2,119 38
1882	Three years	1,187,640	12,674 32	1—2	6,337 16
1883	Three years	1,033,785	11,286 74	5—6	9,405 61
1880	Four years	20,550	214 89	1—8	26 86
1881	Four years	25,850	280 72	3—8	105 27
1882	Four years	18,260	180 10	5—8	112 56
1883	Four years	3,600	34 50	7—8	30 18
1879	Five years	670,308	7,755 02	1-10	775 50
1880	Five years	739,205	8,423 56	3-10	2,527 06
1881	Five years	783,428	8,883 36	1—2	4,441 68
1882	Five years	1,274,207	11,466 03	7-10	8,026 20
1883	Five years	1,344,881	11,993 66	9-10	10,794 29
Totals		$19,351,943	$225,957 36	.....	$114,751 40

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,740,051 29
Total losses paid since organization	929,494 55
Total cash dividends declared since the Company commenced business	176,000 00
Total amount of the Company's stock owned by the directors at par value	106,300 00
Total amount of fire losses incurred during the year	133,690 19

Business in the State of New York during the year.

Fire risks written	$3,582,981 00
Premiums received	38,723 30
Losses paid	33,301 13
Amount of losses incurred	39,957 78
Amount of taxes paid to various fire departments	471 11
Amount paid the Comptroller for taxes on premiums	276 88

PROVIDENCE WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

[Organized and commenced business. 1799.]

J. H. DEWOLF, *President.* J. B. BRANCH, *Secretary.*

Attorney for the State of New York, ALFRED A. PECK, No. 139 Broadway, New York.

Capital stock of the Company paid up, $400,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$200,000 00	$255,235 00
Union Pacific R. R. Co. bonds	10,000 00	11,725 00
City of Boston bonds	30,000 00	35,400 00
New York, Providence and Boston R. R. Co. bonds	31,000 00	10,300 00
Rensselaer and Saratoga R. R. Co. bonds	12,000 00	16,080 00
Boston, Clinton and Fitchburg R. R. Co. bonds	2,000 00	2,250 00
Atlantic Mutual Insurance Co.'s Scrip, N. Y. bonds	1,260 00	1,260 00
National Bank of Commerce, New York stock	5,000 00	7,750 00
New York Mutual Gas-Light Co., New York stock	30,000 00	37,800 00
American National Bank, Providence, stock	40,000 00	42,400 00
Blackstone Canal National Bank, Providence, stock	40,000 00	42,400 00
Commercial National Bank, Providence, stock	15,000 00	16,050 00
Lime Rock National Bank, Providence, stock	10,000 00	10,600 00
Merchants' National Bank, Providence, stock	25,000 00	34,500 00
Mechanics' National Bank, Providence, stock	10,000 00	14,200 00
National Bank of Commerce, Providence, stock	15,000 00	15,900 00

	Par value.	Market value.	
National Bank of North America, Providence, stock	$15,000 00	$20,550 00	
Weybosset National Bank stock	10,000 00	12,900 00	
Providence Gas Co. stock	25,000 00	31,500 00	
Bath Gas-Light Co., Bath, Me., stock	5,000 00	5,000 00	
Chicago and Alton R. R. Co. stock	50,000 00	67,000 00	
Chicago, Burlington and Quincy R. R. Co. stock	20,000 00	24,150 00	
What Cheer Corp'n (Real Estate) Co.'s Office, stock	20,000 00	26,000 00	
Rhode Island Hosp'l Trust Co., Partict'n Acct, stk.	13,000 00	13,000 00	
Total par and market values	$634,260 00	$783,950 00	$783,950 00
Cash in office, $219.87; in bank, $36,738.83; total			36,958 70
Premiums in due course of collection			86,542 76
Bills receivable, not matured, taken for premiums			153,422 63
Aggregate amount of all actual, available Assets			$1,060,874 09

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$22,929 67	
Losses unadjusted, including all reported and supposed losses	129,034 21	
Losses resisted, including interest, costs and expenses	6,805 28	
Total amount of claims for losses	$158,769 16	
Deduct reinsurance thereon	33,428 96	
Net amount of unpaid losses and claims		$125,340 20
Unearned premiums, at 50 per cent of fire premiums, on fire risks running one year or less	$205,656 71	
Unearned premiums, *pro rata*, on fire risks running more than one year	139,103 47	
Unearned premiums, at 50 per cent, on inland navigation risks	6,206 22	
Unearned premiums, at 100 per cent, on marine risks	166,899 29	
Total unearned premiums		517,865 69
Cash dividends to stockholders, unpaid		472 35
Total Liabilities, except capital and net surplus		$643,678 24
Joint-stock capital paid up in cash		400,000 00
Surplus beyond all liabilities		17,195 85
Aggregate Liabilities, including paid up capital and net surplus,		$1,060,874 09

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$636,416 64	$679,051 01	
Deduct reinsurance, rebate and return premiums	107,840 25	213,315 96	
Net cash received for premiums	$528,576 39	$465,735 05	
Net cash received for premiums			$994,311 44
Interest and dividends received from all sources			36,938 74
Aggregate Income received during the year in cash			$1,031,250 18

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	$352,534 39	$558,214 77	
Deduct salvages and reinsurances	33,211 13	158,939 13	
Net amount paid for losses	$319,323 26	$399,275 64	
Net amount paid for losses			$718,598 90
Dividends paid			31,805 55
Commissions and brokerage			161,341 41
Salaries and other charges of officers, clerks and other employes			27,258 95
State, national and local taxes			17,609 67
All other payments			82,256 56
Aggregate Expenditures during the year in cash			$1,038,871 04

V. MISCELLANEOUS

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1882	$49,470,269	$488,789 30	$5,419,350	$154,139 10
Written or renewed in 1883	70,555,204	649,529 80	73,477,625	720,494 71
Totals	$120,025,473	$1,138,319 10	$78,896,875	$874,633 81
Deduct expirations and cancellations	52,821,920	444,261 88	74,441,391	665,351 43
In force December 31, 1883	$67,203,553	$694,057 22	$4,455,484	$209,282 38
Deduct amount reinsured	4,778,940	59,729 42	951,551	29,970 65
Net amount in force	$62,424,613	$634,327 80	$3,503,933	$179,311 73

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$39,035,179	$411,313 42	1—2	$205,656 71
1882	Two years	99,785	642 26	1—4	160 56
1883	Two years	259,496	1,546 66	3—4	1,160 00
1881	Three years	1,605,146	16,422 99	1—6	2,737 16
1882	Three years	3,929,154	33,143 80	1—2	16,571 90
1883	Three years	5,517,550	47,483 23	5—6	39,569 36
1880	Four years	92,211	1,167 07	1—8	145 88
1881	Four years	89,384	814 62	3—8	305 48
1882	Four years	117,045	1,050 40	5—8	656 50
1883	Four years	218,975	1,483 13	7—8	1,297 74
1879	Five years	756,418	9,654 68	1-10	965 47
1880	Five years	1,110,886	13,094 56	3-10	3,928 37
1881	Five years	1,707,665	23,623 47	1—2	11,811 73
1882	Five years	3,253,181	29,027 17	7-10	20,319 02
1883	Five years	4,632,538	43,860 34	9-10	39,474 30
Totals		$62,424,613	$634,327 80	.....	$344,760 18

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$9,339,602 25
Total losses paid since organization	5,129,752 81
Total cash dividends declared since the Company commenced business	1,778,563 30
Total amount of the Company's stock owned by the directors at par value	53,450 00
Total amount of fire losses incurred during the year	350,576 43
Total amount of marine and inland losses incurred during the year	386,938 31

Amount deposited in various States and countries for the protection of policyholders, as follows, viz.:

	Deposit.	Liability.
Georgia	$25,000 00	11,148 51

Business in the State of New York during the year.

	Fire.	Marine and inland.
Risks written	$23,467,071 00	$33,018,110 00
Premiums received	110,473 50	190,677 45
Losses paid	56,773 21	126,892 60
Amount of losses incurred	70,870 63	135,654 17

Amount of taxes paid to the Insurance Department on premiums under reciprocal law	$3,574 70
Amount of taxes paid to various fire departments	2,089 70
Amount paid the Comptroller for taxes on premiums	1,116 87

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

ST. PAUL, MINN.

[Organized and commenced business May, 1865].

C. H. BIGELOW, *President.* C. B. GILBERT, *Secretary.*

Attorney for the State of New York, JOHN M. WHITON, No. 165 Broadway, New York.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$103,364 56
Loans on bond and mortgage (first liens)	149,574 28
Interest due and unpaid on bond and mortgage loans	520 00
Interest accrued thereon	2,884 78

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$50,000 00	$62,000 00
First National Bank, St. Paul, stock	27,000 00	43,200 00
Merchants' National Bank, St. Paul, stock	24,000 00	36,000 00
Bank of Minnesota, St. Paul, stock	10,000 00	12,000 00
St. Paul National Bank, St. Paul, stock	4,000 00	4,200 00
First National Bank, Alexandria, stock	2,000 00	2,000 00
St. Paul Trust Co., St. Paul, stock	2,500 00	2,500 00
First National Bank, St. Peter, stock	3,000 00	3,750 00
First National Bank, Glencoe, stock	5,000 00	5,000 00
St. Paul and S. C. R. R. Co., special stock	3,000 00	1,500 00
St. Paul and S. C. R. R. Co., Land Con., first liens	412 28	412 28
Chicago, St. P., M. and O. R. R. Co. bonds	10,000 00	10,800 00
St. Paul Warehouse and Elevator Co. stock	19,250 00	19,250 00
St. Paul Warehouse and Elevator Co. bonds	10,000 00	10,000 00
Minneapolis City bonds	1,500 00	1,650 00
Stillwater City bonds	10,000 00	11,000 00
Mankato City bonds	8,500 00	8,500 00
Detroit Town bonds	3,755 00	4,060 50
Vernon Centre Town bonds	7,500 00	7,500 00
Jo. Daviess Town bonds	5,500 00	5,500 00
Elmore Town bonds	6,500 00	6,500 00
Garden City bonds	7,000 00	7,000 00
Winnebago City bonds	15,000 00	15,000 00
Pilot Grove City bonds	5,000 00	5,000 00
Oakwood City bonds	7,500 00	7,500 00
Blue Earth City bonds	36,000 00	36,000 00
Granite Falls City bonds	1,500 00	1,500 00
Pine County bonds	7,757 00	8,532 70
Rock County bonds	24,000 00	27,600 00
Cass County bonds	10,500 00	10,500 00
Ramsey County bonds	1,000 00	1,100 00
Barnes County, D. T., bonds	30,000 00	31,800 00
Grand Forks County, D. T., bonds	4,000 00	4,200 00
Grant County School District bonds	4,000 00	4,000 00
Yellow Medicine County School District bonds	700 00	700 00
Otter Tail County School District bonds	500 00	500 00
Griggs County, D. T., School District bonds	500 00	500 00
Cass County, D. T., School District bonds	1,500 00	1,500 00
Barnes County, D. T., School District bonds	1,500 00	1,500 00
Barnes County, D. T., School District orders	2,141 95	2,141 95
Cass County, D. T., School District orders	10,979 50	10,979 50
Wilkins County warrants	5,290 67	5,290 67
Chippewa County warrants	1,483 46	1,483 46
Cass County, D. T., warrants	47 00	47 00
Barnes County, D. T., warrants	919 73	919 73
Traill County, D. T., warrants	120 75	120 75
Ransom County, D. T., warrants	96 00	96 00
Total par and market values	$392,453 34	$442,834 54

442,834 54

Collateral Loans.

	Par value.	Market value.	Amount loaned.
First Nat. Bank, St. Paul, stock....	$20,500 00	$32,800 00	$19,100 00
Second Nat. Bank, St. Paul, stock..	8,500 00	17,000 00	12,000 00
Merch's Nat. Bank, St. Paul, stock..	74,000 00	111,000 00	75,000 00
St. Paul Nat Bank, St. Paul, stock..	15,000 00	15,750 00	10,000 00
Savings Bank, St. Paul, stock.....	7,200 00	7,200 00	5,800 00
Bank of Minnesota, St. Paul, stock,	35,000 00	42,000 00	19,000 00
Union Nat. Bank, Minneapolis, st'k,	5,000 00	5,000 00	3,200 00
Lumberman's Nat. Bank, Stillwater, stock.....	5,000 00	6,250 00	5,000 00
Continental Nat. Bank, Chicago, stk,	5,000 00	6,250 00	5,000 00
St. Paul & S. C. R. R. Co.'s Special Land stock.....	105,800 00	63,480 00	41,600 00
St. Paul & S. C. R. R. Co.'s Special Land stock.....	128,100 00	64,050 00	39,933 94
Island Power Co., Minneapolis, st'k,	15,000 00	22,500 00	15,000 00
Pioneer Press Co., St. Paul, stock..	20,000 00	20,000 00	10,000 00
St. Paul Harvester Works bonds ..	6,000 00	6,000 00	4,000 00
Total amounts	$450,100 00	$419,280 00	$264,633 94

		$264,633 94
Cash in office, $3,466.40; in bank, $85,509.67; total.....		88,976 07
Interest due and accrued on stocks and bonds.....		8,809 43
Interest due and accrued on collateral loans.....		5,437 43
Premiums in due course of collection.....		21,906 60
Bills receivable, not matured, taken for premiums.....		10,026 57
All other assets, viz.: Rents due and accrued, $658.94; due for reinsurance on losses paid, $1,400.73; total.....		2,059 67
Aggregate amount of all actual, available Assets.....		$1,101,027 87

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	$19,138 42	
Losses unadjusted, including all reported and supposed losses	32,334 10	
Losses resisted, including interest, costs and expenses.....	3,250 00	
Total amount of claims for losses	$54,722 52	
Deduct reinsurance thereon.....	11,000 00	
Net amount of unpaid losses and claims		$43,722 52
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	$155,305 64	
Unearned premiums, *pro rata*, on fire risks running more than one year.....	149,241 80	
Unearned premiums, at 50 per cent, on inland navigation risks. ...	5,945 50	
Total unearned premiums		310,492 94
All other liabilities.....		2,346 98
Total Liabilities except capital and net surplus.....		$356,562 44
Joint-stock capital paid up in cash.....		500,000 00
Surplus beyond all liabilities.....		244,465 43
Aggregate Liabilities, including paid up capital and net surplus.		$1,101,027 87

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$575,569 97	$42,155 58	
Deduct reinsurance, rebate and return premiums...	105,702 33	4,881 08	
Net cash received for premiums.....	$469,867 64	$37,274 50	$507,142 14
Interest received on bonds and mortgages			9,500 37
Interest and dividends received from all other sources.....			55,552 00
Received for rent			7,366 91
Aggregate Income received during the year in cash.....			$579,561 42

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$348,776 55	$32,143 90	
Deduct salvages and reinsurances	45,592 64	5,442 40	
Net amount paid for losses	$303,183 91	$26,701 50	$329,885 41
Dividends paid			50,000 00
Commissions and brokerage			73,074 68
Salaries and other charges of officers, clerks and other employes			29,231 21
State, national and local taxes			8,998 39
All other payments, viz.: Postage, $3,878.77; supplies, $2,843.02; general expenses, $19,999.95; total			26,721 74
Aggregate Expenditures during the year in cash			$517,911 43

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$45,010,915	$558,376 80	$91,751	$4,891 00
Written or renewed in 1883	41,988,450	568,743 77	6,724,784	46,945 01
Total	$86,999,365	$1,127,120 57	$6,816,535	$51,836 01
Deduct expirations and cancellations	37,771,410	498,144 60	6,654,355	39,945 01
In force December 31, 1883	$49,227,955	$628,975 97	$162,180	$11,891 00
Deduct amount re-insured	4,748,923	50,046 66		
Net amount in force	$44,479,023	$578,929 31	$162,180	$11,891 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$25,389,203	$310,611 29	1—2	$155,305 64
1882	Two years	24,125	321 86	1—4	80 46
1883	Two years	50,005	642 52	3—4	481 89
1881	Three years	2,896,529	35,982 59	1—6	5,997 09
1882	Three years	3,411,040	43,189 22	1—2	21,594 61
1883	Three years	3,851,311	47,410 43	5—6	39,608 69
1880	Four years	1,940	27 50	1—8	3 44
1881	Four years	2,250	49 90	3—8	18 70
1882	Four years	7,475	111 24	5—8	69 52
1883	Four years	7,950	137 90	7—8	120 65
1879	Five years	1,044,258	15,934 68	1-10	1,593 46
1880	Five years	1,513,808	23,785 65	3-10	7,135 68
1881	Five years	1,750,206	27,608 78	1—2	13,804 39
1882	Five years	2,150,996	34,854 57	7-10	24,398 15
1883	Five years	3,377,936	38,261 18	9-10	34,435 07
Totals		$44,479,032	$578,929 31		$304,547 44

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$6,323,262 28
Total losses paid since organization	3,886,371 32
Total cash dividends declared since the Company commenced business	616,696 47
Total amount of the Company's stock owned by the directors at par value	273,700 00
Total amount loaned to stockholders, directors and officers	282,667 65
Total amount of fire losses incurred during the year	311,800 82
Total amount of inland losses incurred during the year	28,459 17

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	$2,810,615 00	$16,623 00
Premiums received	32,356 34	8 94
Losses paid	29,333 20	
Amount of losses incurred	24,204 77	

Amount of taxes paid to the Insurance Department on premiums under reciprocal law	$58 59
Amount of taxes paid to various fire departments	546 08
Amount paid the Comptroller for taxes on premiums	242 08

SECURITY INSURANCE COMPANY.

NEW HAVEN, CONN.

[Organized and commenced business April, 1841.]

CHAS. PETERSON, *President.* H. MASON, *Secretary.*

Attorney for the State of New York, WM. DE. L. BOUGHTON, No. 42 Pine street, New York.

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$58,700 00
Interest accrued thereon	33 75

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Tradesmen's National Bank Stock, New Haven	$1,200 00	$1,920 00	
Second National Bank Stock, New Haven	15,500 00	24,025 00	
Merchants' National Bank Stock, New Haven	10,000 00	12,200 00	
New Haven National Bank Stock, New Haven	8,700 00	14,455 00	
New Haven County National Bank Stk., N. Haven,	6,000 00	8,400 00	
Yale National Bank Stock, New Haven	15,000 00	17,700 00	
American Exchange National Bank Stock, N. York,	10,000 00	13,000 00	
Commerce National Bank Stock, New York	5,000 00	7,700 00	
New York, New Haven and Hartford R. R. Stock	23,100 00	41,118 00	
Shore Line (Conn.) Stock	7,700 00	11,935 00	
Boston and New York Air Line Stock (preferred)	10,000 00	8,200 00	
New York Central and Hudson R. R. R. Stock	10,000 00	11,200 00	
Chicago, Burlington and Quincy Stock	10,000 00	42 100 00	
New Haven Water Co. Stock	6,250 00	10,250 00	
New Haven Water Co. Scrip	1,230 00	2,080 00	
New Haven and Northampton R. R. bonds	15,000 00	16,800 00	
Holyoke and Westfield R. R. bonds	7,000 00	7,490 00	
Housatonic R. R. Rolling Stock, bonds	10,000 00	10,000 00	
Total par and market values	$171,730 00	$230,573 00	230,573 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N. Haven & Northamp. R. R. b'ds,	$4,000 00	$4,480 00		
Second Nat. Bank stock, N. Haven,	2,500 00	3,875 00		
Tradesmen's Nat. Bank stock, New Haven	2,500 00	4,000 00	$10,500 00	
Fair Haven and Westville H. R. R. stock, New Haven	2,500 00	2,700 00		
New Haven Water Co. stock	1,100 00	1,804 00	1,600 00	
Total amounts	$12,600 00	$16,859 00	$12,100 00	12,100 00
Cash in office, $318.13; in bank, $37,230.17; total				37,548 30
Interest due and accrued on stocks and bonds				669 50
Interest due and accrued on collateral loans				6 67
Premiums in due course of collection				17,449 85
Bills receivable, not matured, taken for premiums				1,104 89
Interest due and accrued on deposit in bank				58 19
All other assets				348 32
Aggregate amount of all actual, available Assets				$358,592 47

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$1,254 69	
Losses unadjusted, including all reported and supposed losses	19,370 23	
Losses resisted, including interest, costs and expenses	2,491 67	
Total amount of claims for losses	$23,116 59	
Deduct reinsurance thereon	908 00	
Net amount of unpaid losses and claims		$22,208 59
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$66,995 41	
Unearned premiums, *pro rata*, on fire risks running more than one year	22,321 70	
Unearned premiums, at 50 per cent, on inland navigation risks	2,204 80	
Unearned premiums, at 100 per cent, on marine risks	10,905 79	
Total unearned premiums		102,427 70
Commissions and brokerage, $2,627.51; miscellaneous items, $633.79; total		3,261 30
Total Liabilities, except capital and net surplus		$127,897 59
Joint-stock capital, paid up in cash		200,000 00
Surplus beyond all liabilities		30,694 88
Aggregate Liabilities, including paid up capital and net surplus,		$358,592 47

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$224,591 27	$114,915 04	
Deduct reinsurance, rebate and return premiums	41,361 77	13,433 93	
Net cash received for premiums	$183,229 50	$101,481 11	$284,710 61
Interest received on bonds and mortgages			3,052 90
Interest and dividends received from all other sources			14,177 43
Income from all other sources			668 12
Aggregate Income received during the year in cash			$302,609 06

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	$122,099 63	$102,719 66	
Deduct salvages and reinsurances	9,748 56	8,233 85	
Net amount paid for losses	$112,351 07	$94,485 81	
Net amount paid for losses			$206,836 88
Dividends paid			12,000 00
Commissions and brokerage			46,784 10
Salaries and other charges of officers, clerks and other employes			20,217 07
State, national and local taxes			2,722 90
Aggregate Expenditures during the year in cash			$288,560 95

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$13,192,860	$148,630 36	$713,237	$20,942 18
Written or renewed in 1883	20,178,352	225,190 45	19,706,695	109,558 65
Totals	$33,371,212	$373,820 81	$20,419,932	$130,500 83
Deduct expirations and cancellations	16,635,635	188,193 35	19,552,046	113,794 79
In force December 31, 1883	$16,735,577	$185,627 46	$867,886	$16,706 04
Deduct amount reinsured	793,401	10,070 91	55,225	1,390 65
Net amount in force	$15,942,176	$175,556 56	$812,661	$15,315 39

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$12,209,448	$133,990 82	1—2	$66,995 41
1881	Three years	559,654	5,768 78	1—6	961 46
1882		599,139	5,989 93	1—2	2,994 96
1883		723,457	7,305 92	5—6	6,088 27
1879	Five years	24,264	3,385 24	1-10	338 52
1880		354,020	4,010 27	3-10	1,203 06
1881		411,048	4,260 57	1—2	2,130 28
1882		502,577	5,174 82	7-10	3,622 36
1883		552,319	5,429 59	9-10	4,886 55
1877	Ten years	6,250	240 62	8-20	96 24
Totals		$15,942,176	$175,556 56	.....	$89,317 11

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,510,646 84
Total losses paid since organization	2,524,384 31
Total cash dividends declared since the Company commenced business	290,281 00
Total dividends declared payable in stock since organization	50,000 00
Total amount of the Company's stock owned by the directors at par value	39,350 00
Total amount of fire losses incurred during the year	115,548 14
Total amount of marine and inland losses incurred during the year	95,491 54

Business in the State of New York during the year.

	Fire.	Marine and inland.	
Fire risks written	$2,814,255 00	$12,113,496 00	
Premiums received	24,032 66	28,105 57	
Losses paid	14,925 44	34,354 44	
Amount of losses incurred	14,067 12	35,707 03	
Amount paid the various fire departments			$370 06
Amount paid the Comptroller for taxes on premiums			306 08

SHOE AND LEATHER INSURANCE COMPANY.

BOSTON, MASS.

[Organized or incorporated December 26, 1872; commenced business January 1, 1873.]

JOHN C. ABBOTT, *President.* CHARLES A. FULLER, *Secretary.*

Attorney for the State of New York, SAMUEL R. WEED, 6 Pine street, New York.

Capital Stock of the Company paid up, $600,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	183,000 00	209,992 50
Shawmut Nat. Bank, Boston, stock	$25,300 00	$29,348 00
Merchandise Nat. Bank, Boston, stock	5,000 00	4,800 00
Hamilton Nat. Bank, Boston, stock	20,000 00	23,600 00
Second Nat. Bank, Boston, stock	10,000 00	15,300 00
Atlantic Nat. Bank, Boston, stock	3,100 00	4,774 00
Tremont Nat. Bank, Boston, stock	11,700 00	12,548 25
Atlas Nat. Bank, Boston, stock	4,700 00	5,816 25
Merchants' Nat. Bank, Boston, stock	6,200 00	8,300 25
National Bank Republic, Boston, stock	25,000 00	32,031 25
National Bank Redemption, Boston, stock	5,400 00	6,898 50
North Nat. Bank, Boston, stock	9,400 00	12,184 75
Third Nat. Bank, Boston, stock	10,000 00	9,500 00
New England Nat. Bank, Boston, stock	2,500 00	3,350 00
National Bank of Commerce, Boston, stock	7,500 00	8,362 50

	Par value.	Market value.	
Howard National Bank, Boston, stock	$2,000 00	$2,440 00	
Market National Bank, Boston, stock	2,100 00	1,942 50	
Suffolk National Bank, Boston, stock	2,000 00	2,380 00	
Boston and Albany R. R. bonds	113,000 00	137,300 00	
Eastern R. R. bonds	21,000 00	23,310 00	
Boston and Lowell R. R. bonds	10,000 00	11,025 00	
Chicago, Bulington and Quincy R. R. bonds	20,000 00	20,750 00	
Boston and Maine R. R. bonds	7,000 00	8,680 00	
Old Colony R. R. bonds	8,000 00	9,593 75	
Fitchburgh R. R. bonds	18,000 00	19,080 00	
Providence City bonds	25,000 00	28,937 50	
Worcester City bonds	50,000 00	54,000 00	
Boston City bonds	24,000 00	25,000 00	
Newton City bonds	9,000 00	11,475 00	
Arlington Town bonds	18,000 00	20,160 00	
Woburn Town bonds	15,000 00	17,700 00	
Woburn Town note	10,000 00	10,300 00	
Total par and market values	$682,900 00	$791,020 00	$791,020 00
Cash in office, $1,966.86; in bank, $67,508.92; total			69,475 78
Interest due and accrued on stocks and bonds			5,105 00
Premiums in due course of collection			61,076 85
Bills receivable, not matured, taken for premiums			76,150 57
Aggregate amount of actual, available Assets			$1,002,828 20

II. LIABILITIES.

Net amount of unpaid losses and claims		$69,619 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$140,345 15	
Unearned premiums, *pro rata*, on fire risks running more than one year	63,736 10	
Unearned premiums, at 50 per cent, on inland navigation risks	3,341 01	
Unearned premiums, at 100 per cent, on marine risks	110,218 22	
Total unearned premiums		317,640 48
Due or to become due for special deposits		7,000 00
All other liabilities		5,000 00
Total Liabilities, except capital and net surplus		$399,259 48
Joint-stock capital paid up in cash		600,000 00
Surplus beyond all liabilities		3,568 72
Aggregate Liabilities, including paid up capital and net surplus.		$1,002,828 20

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$367,877 94	$388,283 08	
Deduct reinsurance, rebate and return premiums	55,335 01	36,383 91	
Net cash received for premiums	$312,542 93	$351,899 17	$664,442 10
Interest and dividends received from all sources			36,760 72
Income from all other sources			782 05
Aggregate Income received during the year in cash			$701,984 87

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Net amount paid for losses	$238,507 05	$278,551 27	
Net amount paid for losses			$517,058 32
Commissions and brokerage			95,331 52
Salaries and other charges of officers, clerks and other employes, including rent, stationery, etc			64,242 83

State, national and local taxes	$12,158 45
All other payments	23,196 37
Aggregate Expenditures during the year in cash	$711,987 49

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1882	$28,708,650	$349,441 50	$1,250,393	$92,829 80
Written or renewed in 1883	32,371,655	393,127 59	29,009,384	366,470 12
Totals	$61,080,305	$742,569 09	$30,259,777	$459,299 92
Deduct expirations and cancellations	28,832,674	329,061 48	27,782,441	339,827 76
In force December 31, 1883	$32,247,631	$413,507 61	$2,477,336	$119,472 16
Deduct amount reinsured	822,827	7,414 77	69,735	2,571 91
Net amount in force	$31,424,804	$406,092 84	$2,407,601	$116,900 25

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1882	One year or less	$20,098,557	$280,690 30	1—2	$140,345 15
1882	Two years	48,200	315 78	1—4	78 94
1883	Two years	48,227	487 56	3—4	365 67
1881	Three years	976,835	12,737 43	1—6	2,122 91
1882	Three years	1,204,352	15,267 45	1- 2	7,633 72
1883	Three years	1,468,385	18,417 21	5—6	15,347 68
1880	Four years	57,750	560 56	1—8	70 07
1881	Four years	79,100	742 16	3—8	278 31
1882	Four years	58,950	507 00	5—8	316 87
1883	Four years	45,575	546 81	7—8	478 46
1879	Five years	1,225,504	13,406 51	1-10	1,340 65
1880	Five years	1,778,694	17,675 92	3-10	5,302 78
1881	Five years	1,685,397	18,465 84	1—2	9,232 92
1882	Five years	1,205,957	12,389 78	7-10	8,672 84
1883	Five years	1,443,321	13,882 53	9-10	12,494 28
Total amounts		$31,424,804	$406,092 84	.....	$204,081 25

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,276,499 36
Total losses paid since organization	2,455,357 90
Total cash dividends declared since the Company commenced business	265,000 00
Total dividends declared payable in stock since organization	100,000 00
Total amount of the Company's stock owned by the directors at par value	92,700 00
Total amount of fire losses incurred during the year	248,348 83
Total amount of marine and inland losses incurred during the year	279,256 27

Business in the State of New York during the year.

	Fire.	Marine and inland.
Risks written	$6,446,429 00	$6,552,569 00
Premiums received	50,516 63	71,303 51
Losses paid	32,250 16	101,318 18
Amount of losses incurred	34,928 63	101,318 18

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

[Incorporated April 24, 1849; commenced business 1851.]

J. N. DUNHAM, *President.* S. J. HALL, *Secretary.*

Attorney for the State of New York, THEODORE TOWNSEND, Albany, N. Y.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$103,150 00
Loans on bond and mortgage (first liens)	327,116 67
Interest accrued thereon	8,363 28

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$100,000 00	$135,000 00
Wakefield (Mass.) Water Co. bonds	50,000 00	50,000 00
Boston and Albany Railroad bonds	100,000 00	122,000 00
Kansas City, St. Joe and Council Bluffs R. R. bonds	100,000 00	118,000 00
Union Pacific Railroad collateral trust bonds	50,000 00	53,000 00
Chicago & Northwestern R. R. sinking fund bonds,	50,000 00	55,000 00
Morris and Essex Railroad bonds	8,000 00	10,000 00
New York and Harlem Railroad bonds	10,000 00	12,500 00
Chicago, Milwaukee and St. Paul Railroad bonds	10,000 00	12,500 00
St. Paul, Minneapolis and Manitoba Railway bonds	50,000 00	55,000 00
Chicago, Burlington and Quincy Railroad bonds	10,000 00	8,800 00
Detroit, Lansing and Northern Railroad bonds	2,000 00	2,320 00
Agawam National Bank, Springfield, stock	10,000 00	13,000 00
John Hancock National Bank, Springfield, stock	15,000 00	18,750 00
Chicopee National Bank, Springfield, stock	10,400 00	16,640 00
Pynchon National Bank, Springfield, stock	10,000 00	17,000 00
Second National Bank, Springfield, stock	2,800 00	4,900 00
Third National Bank, Springfield, stock	20,000 00	35,000 00
City National Bank, Springfield, stock	10,000 00	12,800 00
Chapin National Bank, Springfield, stock	10,000 00	13,300 00
First National Bank, Springfield, stock	11,600 00	19,140 00
Ware National Bank, Ware, stock	7,500 00	9,000 00
First National Bank, Northampton, stock	3,400 00	4,250 00
Northampton National Bank, stock	10,000 00	17,000 00
Monson National Bank, Monson, stock	1,000 00	1,250 00
First National Bank, Chicopee, stock	3,100 00	4,960 00
Adams National Bank, No. Adams, stock	2,000 00	2,840 00
Tremont National Bank, Boston, stock	10,000 00	10,800 00
Boston National Bank, Boston, stock	10,000 00	11,700 00
New England National Bank, Boston, stock	10,000 00	13,400 00
Commonwealth National Bank, Boston, stock	10,000 00	10,800 00
Merchandise ational Bank, Boston, stock	10,000 00	10,000 00
Merchants' National Bank, Boston, stock	10,000 00	13,700 00
Atlas National Bank, Boston, stock	10,000 00	12,500 00
Howard National Bank, Boston, stock	20,000 00	25,000 00
Webster National Bank, Boston, stock	10,000 00	11,000 00
Boylston National Bank, Boston, stock	15,000 00	17,550 00
Eliot National Bank, Boston, stock	10,000 00	12,200 00
National Bank of Commerce, Boston, stock	10,000 00	12,500 00
Shawmut National Bank, Boston, stock	10,000 00	11,500 00
National Bank of Commerce, New York, stock	10,000 00	15,000 00
Fourth National Bank, New York, stock	20,000 00	26,000 09
Metropolitan National Bank, New York, stock	10,000 00	16,500 00
Franklin County National Bank, Greenfield, stock,	10,000 00	10,000 00
St. Paul. Nat. Bank, St. Paul, Minn., stock	10,000 00	10,000 00
Boston and Albany R. R. stock	55,000 00	96,250 00
Boston and Providence R. R. stock	18,300 00	30,195 00
Connecticut River R. R. stock	50,000 00	83,000 00
Worcester, Nashua and Rochester R. R. stock	10,000 00	6,000 00
New York, New Haven and Hartford R. R. stock	100,000 00	180,000 00
New York Central and Hudson River R. R. stock	50,000 00	56,000 00
Old Colony R. R. stock	20,000 00	28,000 00

	Par value.	Market value.	
New York and Harlem R. R. stock	$50,000 00	$100,000 00	
Chicago, Burlington and Quincy R. R. stock	100,000 00	120,000 00	
Chicago, Milwaukee and St. Paul R. R. stock	20,000 00	23,200 00	
Total par and market values	$1,345,100 00	$1,796,745 00	$1,796,745 00

Collateral loans.

	Par value.	Market value.	Amount loaned.	
Agawam Nat. B'nk, Springfield, stk,	$2,000 00	$2,600 00	$2,275 00	
Agawam Nat. B'nk, Springfield, stk,	1,000 00	1,300 00	1,000 00	
Quassaic National Bank, Newburgh, N. Y., stock	500 00	625 00	400 00	
Nonotuck Paper Co., Holyoke, stk,	10,000 00	10,000 00	15,000 00	
Valley Paper Co., Holyoke, stock	6,000 00	8,400 00		
Parsons Paper Co., Holyoke, stock,	1,000 00	10,000 00		
Total amounts	$20,500 00	$32,925 00	$18,675 00	18,675 00
Cash in office, $4,214.81; in bank, $74,117.25; total				78,332 06
Interest due and accrued on stocks and bonds				27,204 66
Interest due and accrued on collateral loans				466 88
Premiums due in course of collection				201,000 00
Bills receivable, not matured, taken for premiums				20,825 64
All other assets, viz.: Rents due and accrued, $828.25; due for re-insurances on losses paid, $2,926.38; total				3,754 63
Aggregate amount of all actual, available assets				$2,585,633 82

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$66,504 91	
Losses unadjusted, including all reported and supposed losses	90,528 38	
Losses resisted, including interest, costs and expenses	15,049 68	
Total amount of claims for losses	$172,082 97	
Deduct reinsurance thereon	19,194 80	
Net amount of unpaid losses and claims		$152,888 17
Unearned premiums, at 50 per cent of premiums on fire and tornado risks running one year or less	$514,158 92	
Unearned premiums, *pro rata*, on fire and tornado risks running more than one year	487,491 24	
Total unearned premiums		1,001,650 16
All other liabilities		30,150 00
Total Liabilities, except capital and net surplus		$1,184,688 33
Joint-stock capital paid up in cash		1,000,000 00
Surplus beyond all liabilities		400,945 49
Aggregate Liabilities, including paid up capital and net surplus,		$2,585,633 82

III. INCOME DURING THE YEAR.

Gross cash premiums received	$1,736,792 22	
Deduct reinsurance, rebate and return premiums	245,585 28	
Net cash received for premiums (all fire)		$1,491,206 94
Interest received on bonds and mortgages		17,078 90
Interest and dividends received from all other sources		89,007 19
Income from all other sources		4,151 50
Aggregate Income received during the year in cash		$1,601,444 53

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$992,892 96	
Deduct salvages and reinsurances	60,791 39	
Net amount paid for losses (all fire)		$932,101 57

Dividends paid	$100,000 00
Commissions and brokerage	247,369 89
Salaries and other charges of officers, clerks and other employes,	54,812 31
State, national and local taxes	42,168 42
All other payments, viz.: Office agency, law and incidental expenses,	137,498 65
Aggregate Expenditures during the year in cash	$1,513,950 84

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$126,040,821	$1,602,487 89
Written or renewed in 1883	130,650,000	1,762,590 12
Totals	$256,690,821	$3,365,078 01
Deduct expirations and cancellations	109,186,754	1,498,101 17
Net amount in force	$147,504,067	$1,866,976 84

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$76,892 449	$1,028,317 85	1—2	$514,158 92
1882	Two years	583,112	6,667 13	1—4	1,666 78
1883		954,916	6,386 27	3—4	4,789 70
1881	Three years	7,960,463	86,773 89	1—6	14,462 31
1882		9,223,988	103,612 77	1—2	51,806 39
1883		13,346,393	151,219 72	5—6	126,016 43
1880	Four years	1,389,416	14,346 72	1—8	1,793 34
1881		706,653	6,932 61	3—8	2 599 72
1882		561,282	5,528 14	5—8	3,455 09
1883		681,796	7,157 86	7—8	6,263 13
1879	Five years	4,265,516	49,476 34	1-10	4,947 63
1880		5,333,227	65,485 22	3-10	19,645 56
1881		6,249,982	76,760 45	1—2	38,380 22
1882		8,150,735	104,078 71	7-10	72,855 10
1883		11,204,139	154,233 16	9-10	138,809 84
Totals		$147,504,067	$1,866,976 84	.....	$1,001,650 16

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$15,924,006 21
Total losses paid since organization	10,197,474 92
Total cash dividends declared since the Company commenced business	1,692,042 00
Total dividends declared payable in stock since organization	500,000 00
Total amount of the Company's stock owned by the directors at par value	202,800 00
Total amount loaned to stockholders and officers	92,275 00
Total amount of fire and tornado losses incurred during the year	924,368 74

Business in the State of New York during the year.

Fire risks written	$14,223,672 00
Premiums received	139,176 59
Losses paid	110,160 64
Amount of losses incurred	102,624 84
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	226 00
Amount of taxes paid to various fire departments	1,921 97
Amount paid the Comptroller for taxes on premiums	880 53

SPRING GARDEN INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized or incorporated April 28, 1835; commenced business August 29, 1835.]

NELSON F. EVANS, *President.* JACOB E. PETERSON, *Secretary.*

Attorney for the State of New York, ELIJAH R. KENNEDY, No. 6 Pine Street, New York.

Capital stock of the company paid up, $400,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$249,200 00
Loans on bond and mortgage (first liens)		320,300 00
Interest due and unpaid on bond and mortgage loans		5,087 00
Interest accrued thereon		1,958 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$30,000 00	$37,800 00	
Cincinnati City bonds	20,000 00	26,200 00	
North Pennsylvania R. R. general mortgage bonds	20,000 00	24,500 00	
North Pennsylvania R. R. second mortgage bonds	10,000 00	12,000 00	
Philadelphia and Reading R. R. bonds	20,000 00	25,400 00	
Pittsburgh, Cincinnati and St. Louis Ry. bonds	30,000 00	36,300 00	
Delaware and Bound Brook R. R. bonds	20,000 00	25,400 00	
Pennsylvania R. R. Co. bonds	10,000 00	12,200 00	
Lehigh Valley R. R. Co. bonds	20,000 00	24,400 00	
Texas Pacific R. R. Co. bonds	20,000 00	18,200 00	
Northern Central R. R. Co. bonds	20,000 00	20,000 00	
New Orleans Pacific R. R. Co. bonds	20,000 00	18,000 00	
People's Passenger Ry. bonds	10,000 00	10,500 00	
Lehigh Coal and Navigation Co. bonds	20,000 00	24,800 00	
American Steamship Co. bonds	5,000 00	5,400 00	
Kansas City Water Works bonds	10,000 00	10,700 00	
New York, West Shore and Buffalo first mtge. bds.	10,000 00	6,800 00	
Terre Haute and Logansport R. R. bonds	20,000 00	20,800 00	
Manufacturers' National Bank stock	10,000 00	10,800 00	
Penn National Bank stock	15,700 00	21,980 00	
Commercial National Bank stock	5,000 00	6,000 00	
Total par and market values	$345,700 00	$398,180 00	398,180 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Northern Cen. R. R. bonds	$2,000 00	$2,020 00	$1,750 00	
Central Nat. Bank stock	11,000 00	31,350 00	25,000 00	
Bells' Gap R. R. bonds	2,500 00	2,800 00	2,250 00	
Atch., Top. & Santa Fe R. R. Co. st'k	4,500 00	3,600 00	3,250 00	
United States bonds	95,000 00	118,750 00	102,000 00	
Pennsylvania R. R. Co. stock	2,100 00	2,436 00	2,500 00	
Lehigh Coal and Nav. Co. bonds	500 00	560 00		
Phila. and Reading R. R. bonds	1,000 00	1,180 00	1,300 00	
Insurance Co. N. America, stock	250 00	775 00		
Phila. and Reading R. R. bonds	4,000 00	4,560 00	4,000 00	
Penn. R. R. Co. stock	5,000 00	5,800 00	5,000 00	
North. Pacific, 1st mort bonds (Pen De Orielle division)	2,000 00	2,060 00	1,750 00	
Western Nat. Bank stock	1,000 00	2,000 00	1,700 00	
Chi., Mil. and St. Paul R. R. bonds,	3,000 00	2,820 00		
Pennsylvania R. R. Co. stock	500 00	580 00	3,500 00	
Western Union Tel. Co. stock	1,100 00	814 00		
Pennsylvania R. R. Co. stock	5,000 00	5,800 00	5,000 00	
Stillwater and St Paul R. R. bonds.	9,500 00	9,500 00		
American Steamship Co. bonds	500 00	540 00	15,000 00	
Pennsylvania R. R. Co. stock	2,500 00	2,900 00		
New Jersey Central R. R. Co. stock,	5,000 00	4,150 00		
Total amounts	$157,950 00	$204,995 00	$174,000 00	174,000 00

Cash in office, $3,082.61; in bank, $24,963.19; total		$28,045 80
Interest due and accrued on collateral loans		3,207 27
Premiums in due course of collection		2,390 69
Rents due and accrued		219 02
Aggregate amount of all actual, available Assets		$1,182,588 28

II. LIABILITIES.

Total amount of claims for losses	$9,490 00	
Deduct reinsurance thereon	1,325 00	
Net amount of unpaid losses and claims		$8,165 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$39,578 26	
Unearned premiums, *pro rata*, on fire risks running more than one year	10,700 23	
Total unearned premiums		50,278 49
Amount reclaimable on perpetual fire policies		315,462 70
Taxes and assessments		350 00
Total Liabilities, except capital and net surplus		$374,256 19
Joint-stock capital paid up in cash		400,000 00
Surplus beyond all liabilities		408,332 09
Aggregate Liabilities, including paid up capital and net surplus,		$1,182,588 28

III. INCOME DURING THE YEAR.

Gross cash premiums received	$107,540 82	
Deduct reinsurance, rebate and return premiums	14,054 41	
Net cash received for premiums (all fire)		$93,486 41
Interest received on bonds and mortgages and dividends on stocks and bonds and from all other sources		44,772 14
Received for rent		17,201 02
Income from all other sources		1,541 07
Deposit premiums received on perpetual fire risks	$23,197 84	
Aggregate Income received during the year in cash		$157,000 64

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$34,005 61	
Deduct salvages and reinsurances	1,896 17	
Net amount paid for lossses (all fire)		$32,109 44
Dividends paid		64 000 00
Commissions and brokerage		15,694 95
Salaries and other charges of officers, clerks and other employes		12,756 96
State, national and local taxes		9,372 86
All other payments		8,611 57
Deposit premiums returned on perpetual fire risks	$9,873 75	
Aggregate Expenditures during the year in cash		$142,545 78

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$6,574,862	$61,042 21
Written or renewed in 1883	12,276,491	106,719 42
Totals	$18,851,353	$167,761 63
Deduct expirations and cancellations	8,618,851	65,544 38
In force December 31, 1883	$10,232,502	$102,217 25
Deduct amount reinsured	779,352	6,519 07
Net amount in force	$9,453,150	$95,698 18

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$8,410,850 70	$79,156 52	1—2	$39,578 26
1882	Two years	12,200 00	278 19	1—4	69 55
1883		46,120 00	498 29	3—4	306 21
1881	Three years	11,500 00	222 50	1—6	37 08
1882		44,625 00	625 19	1—2	312 59
1883		235,846 74	2,624 96	5—6	2,187 46
1882	Four years	1,000 00	30 00	5—8	18 75
1883		7,930 00	138 46	7—8	121 15
1879	Five years	13,500 00	317 38	1-10	31 73
1880		3,000 00	64 00	3-10	19 20
1881		23,050 00	445 98	1—2	222 99
1882		116,000 00	2,195 75	7-10	1,537 02
1883		385,327 91	4,428 96	9-10	3,986 06
1878	Six years	300 00	15 00	1-12	1 25
1877	Seven years	28,000 00	1,026 25	1-14	73 30
1878		16,800 00	445 00	1—7	63 55
1879		21,000 00	679 50	2—7	194 14
1880		19,800 00	623 75	3—7	267 32
1881		9,800 00	415 00	4—7	237 14
1882		25,000 00	868 75	5—7	620 53
1883		11,000 00	301 25	6—7	258 21
1877	Ten years	10,000 00	350 00	3-10	105 00
1882		2,500 00	37 50	4—5	30 00
Totals		$9,453,150 35	$95,698 29		$50,278 49

Answers to General Interrogatories.

Total losses paid since organization	$4,744,795 84
Total cash dividends declared since the Company commenced business	961,215 00
Total dividends declared payable in stock since February 16, 1874	200,000 00
Total amount of the Company's stock owned by the directors at par value	202,400 00
Total amount loaned to stockholders and officers	111,000 00
Total amount of fire losses incurred during the year	35,417 72

Business in the State of New York during the year.

Fire risks written	$2,522,365 88
Premiums received	21,382 78
Losses paid	1,912 51
Amount of losses incurred	2,215 00
Amount of taxes paid to various fire departments	156 51

SUN INSURANCE COMPANY.

San Francisco, Cal.

[Organized or incorporated and commenced business February, 1882.]

C. L. TAYLOR, *President.* EDWARD E. POTTER, *Secretary.*

Attorney for the State of New York, GLEN CUYLER, No. 208 Broadway, New York.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$76,607 00
Loans on bond and mortgage (first liens)	65,000 00
Interest due and unpaid on bond and mortgage loans	80 83
Interest accrued thereon	268 87

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$65,000 00	$65,975 00	
Santa Clara County bonds	46,500 00	49,004 57	
Total par and market values	$111,500 00	$114,979 57	
			$114,979 57
Cash in office, $6,201.60; in bank, $114,752.49; total			120,954 09
Interest due and accrued on stocks and bonds			2,204 20
Premiums in due course of collection			38,653 43
Bills receivable, not matured, taken for premiums			10,698 09
Aggregate amount of all actual, available Assets			$429,446 08

Items not admitted as available Assets.

Real estate over cost	$13,393 00	
Agency balances	3,675 98	
Total	$17,068 98	

II. LIABILITIES.

Net amount of unpaid losses and claims		$2,500 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$45,604 98	
Unearned premiums, *pro rata*, on fire risks running more than one year	11,008 02	
Unearned premiums, at 50 per cent, on inland navigation risks	3,046 94	
Unearned premiums, at 100 per cent, on marine risks	31,892 02	
Total unearned premiums		91,551 96
All other liabilities		3,045 94
Total Liabilities, except capital and net surplus		$97,097 90
Joint-stock capital paid up in cash		300,000 00
Surplus beyond all liabilities		32,348 18
Aggregate Liabilities, including paid up capital and net surplus,		$429,446 08

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$141,024 49	$70,357 91	
Deduct reinsurance, rebate and return premiums	43,402 96	15,143 99	
Net cash received for premiums	$97,621 53	$55 213 92	
			$152,835 45
Interest received on bonds and mortgages			3,262 05
Interest and dividends received from all other sources			10,550 26
Received for rent			4,931 65
Income from all other sources			3,611 13
Aggregate Income received during the year in cash			$175,190 54

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	$59,319 62	$27,378 76	
Deduct salvages and reinsurances	13,638 86	1,765 10	
Net amount paid for losses	$45,680 76	$25,613 66	
			$71,294 42
Commissions and brokerage			18,087 36
Salaries and other charges of officers, clerks and other employes			20,926 86
State, national and local taxes			2,532 82
All other payments and expenditures			13,807 82
Aggregate Expenditures during the year in cash			$126,649 28

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1882	$3,420,676	$50,328 41	$474,380	$34,704 61
Written or renewed in 1883	9,385,417	155,796 88	2,773,295	75,811 51
Totals	$12,806,093	$206,125 29	$3,247,675	$110,516 12
Deduct expirations and cancellations	4,610,139	77,138 09	1,879,992	63,465 92
In force December 31, 1883	$8,195,954	$128,987 20	$1,366,683	$47,050 20
Deduct amount reinsured	1,364,154	21,714 31	663,501	9,064 20
Net amount in force	$6,831,800	$107,272 89	$703,182	$37,986 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$5,541,774	$91,208 86	1—2	$45,604 98
1883	Two years	100,600	1,319 72	3—4	989 89
1882	Three years	693,333	6,839 65	1—2	3,419 82
1883	Three years	486,243	7,724 91	5—6	6,437 43
1883	Five years	9,850	178 75	9-10	160 88
Totals		$6,831,800	$107,272 89		$56,613 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$360,289 01
Total losses paid since organization	91,295 71
Total amount of the Company's stock owned by the directors at par value	94,000 00
Total amount of marine and inland losses incurred during the year	71,794 42
Amount deposited in the State of Oregon for the protection of the Company's policyholders	50,000 00

TRADERS' INSURANCE COMPANY.

CHICAGO, ILL.

[Organized and commenced business February, 1865; reorganized May, 1872.]

E. BUCKINGHAM, *President.* R. J. SMITH, *Secretary*

Attorney for the State of New York, JOHN C. MILLS, No. 33 Pine street, New York.

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Market value of real estate owned, unincumbered..... $125,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$350,000 00	$434,000 00
Cook County bonds	43,000 00	46,957 50
Evanston Water Loan bonds	15,000 00	17,100 00
Chicago City bonds	13,000 00	15,130 00
Chicago City Railway stock	60,000 00	139,800 00
Chicago City Railway bonds	20,000 00	19,000 00
Chicago, Mil. and St. Paul Railway bonds	50,000 00	59,750 00
Chicago and N. Western Railway bonds	50,000 00	62,000 00

	Par value.	Market value.	
Chicago, B. & Quincy Railway bonds	$50,000 00	$44,750 00	
Lincoln Park bonds	6,000 00	6,240 00	
American Express Co. stock	30,000 00	27,300 00	
Total par and market values	$687,000 00	$872,027 50	
			$872,027 50
Cash in office, $720.01; in bank, $68,137.41; total			68,857 42
Interest due and accrued on stocks and bonds			4,001 66
Premiums in due course of collection			46,218 36
Rents due and accrued			250 00
All other assets			36,827 18
Aggregate amount of all actual, available Assets			$1,153,182 12

Item not admitted as an available Asset.

Unimproved real estate	$12,195 98	

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$12,767 18	
Losses unadjusted, including all reported and supposed losses	26,535 00	
Losses resisted, including interest, costs and expenses	7,064 78	
Total amount of claims for losses	$46,366 96	
Deduct reinsurance thereon	2,264 65	
Net amount of unpaid losses and claims		$44,102 31
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$175,375 33	
Unearned premiums, *pro rata*, on fire risks running more than one year	42,087 07	
Total unearned premiums		217,462 40
All other liabilities, viz.: Commissions and brokerage, $8,046.15; miscellaneous items, $33,952.86; total		41,999 01
Total Liabilities, except capital and net surplus		$303,563 72
Joint-stock capital paid up in cash		500,000 00
Surplus beyond all liabilities		349,618 40
Aggregate Liabilities, including paid up capital and net surplus,		$1,153,182 12

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$507,364 85	$3,904 59	
Deduct reinsurance, rebate and return premiums	98,888 98	.....	
Net cash received for premiums	$408,475 87	$3,904 59	
			$412,380 46
Interest and dividends received from all sources			38,927 75
Received for rent			6,000 00
Aggregate Income received during the year in cash			$457,308 21

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$221,624 27	$8,425 67	
Deduct salvages and reinsurances	12,148 98	241 34	
Net amount paid for losses	$209,475 29	$8,184 33	
			$217,659 62
Dividends paid			50,000 00
Commissions and brokerage			71,002 08
Salaries and other charges of officers, clerks and other employes			27,865 64
State, national and local taxes			14,266 45
All other payments			11,972 37
Aggregate Expenditures during the year in cash			$392,766 16

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$21,134,529	$297,272 85		
Written or renewed in 1883	41,939,673	531,935 57	$1,833,646	$3,904 59
Totals	$63,074,202	$829,208 42	$1,833,646	$3,904 59
Deduct expirations and cancellations	29,882,983	367,631 14	1,833,646	3,904 59
In force December 31, 1883	$33,191,219	$461,577 28		
Deduct amount reinsured	2,431,280	40,426 01		
Net amount in force	$30,759,939	$421,151 27		

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$25,075,167	$350,750 66	1—2	$175,375 33
1882	Two years	32,540	408 05	1—4	102 01
1883	Two years	63,950	958 10	3—4	718 57
1881	Three years	1,047,906	12,299 10	1—6	2,049 85
1882	Three years	1,173,306	14,198 29	1—2	7,099 15
1883	Three years	2,112,021	26,026 95	5—6	21,672 46
1880	Four years	6,840	84 50	1—8	10 56
1881	Four years	4,200	37 83	3—8	21 69
1883	Four years	5,400	102 41	7—8	89 61
1879	Five years	76,700	1,014 83	1-10	101 48
1880	Five years	221,160	2,587 48	3-10	776 24
1881	Five years	226,320	3,232 69	1—2	1,616 35
1882	Five years	217,694	3,374 57	7-10	2,362 20
1883	Five years	496,735	6,055 81	9-10	5,450 23
Totals		$30,759,939	$421,151 27		$217,445 73

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,057,455 87
Total losses paid since organization	2,319,780 66
Total cash dividends declared since the Company commenced business	572,500 00
Total amount of the Company's stock owned by the directors at par value	95,000 00
Total amount of fire losses incurred during the year	217,216 67
Total amount of inland losses incurred during the year	8,334 33

Business in the State of New York during the year.

Fire risks written	$5,543,588 64
Premiums received	59,907 53
Losses paid	19,729 90
Amount of losses incurred	21,564 23
Amount of taxes paid to various fire departments	740 89
Amount paid the Comptroller for taxes on premiums	218 49

UNION INSURANCE COMPANY.

SAN FRANCISCO, CAL.

[Incorporated April 28, 1865; commenced business June 20, 1865.]

GUSTAVE TOUCHARD, *President.* JAMES D. BAILEY, *Secretary.*

Attorney in the State of New York, JAMES HENDRICK, Albany, N. Y.

Capital stock of the Company paid up, $750,000.

I. ASSETS.

Market value of real estate owned unincumbered		$100,000 00
Loans on bond and mortgage (first liens)		241,154 00
Loans on bond and mortgage upon which more than one year's interest is due		3,700 00
Interest due and unpaid on bond and mortgage loans		3,635 20

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$508,000 00	$569,950 00	
Montgomery Avenue (San Francisco) bonds	120,000 00	48,000 00	
Oakland City (California) bonds	8,000 00	10,000 00	
Alameda Town (California) bonds	10,000 00	11,000 00	
Total par and market values	$646,000 00	$638,950 00	638,950 00

Collateral Loans.

	Par Value.	Market Value.	Amount loaned.	
Presidio and Ferries R. R. Co. stock, Spring Valley Water-Works stock	$30,000 00 10,000 00	$21,000 00 9,000 00	$25,000 00	
Total amounts	$40,000 00	$30,000 00	$25,000 00	25,000 00
Cash in office, $9,936.25; in bank, $70,996.07; total				80,932 32
Interest due and accrued on stocks and bonds				4,735 00
Premiums in due course of collection				26,602 70
Bills receivable, not matured, taken for premiums				9,390 73
Aggregate amount of all actual, available Assets				$1,134,099 95

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$9,280 46	
Losses unadjusted, including all reported and supposed losses	18,450 92	
Losses resisted, including interest, costs and expenses	,000 00	
Net amount of unpaid losses and claims		$28,731 38
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$127,849 28	
Unearned premiums, *pro rata*, on fire risks running more than one year	47,005 87	
Unearned premiums, at 50 per cent, on inland navigation risks	11,947 20	
Unearned premiums, at 100 per cent, on marine risks	11,205 75	
Total unearned premiums		198,008 10
Unused balances of bills and notes in advance for premiums on open and inland policies or otherwise		1,018 00
Cash dividends to stockholders unpaid		240 00
Total Liabilities, except capital and net surplus		$227,997 48
Joint-stock capital paid up in cash		750,000 00
Surplus beyond all liabilities		156,102 47
Aggregate Liabilities, including paid up capital and net surplus,		$1,134,099 95

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$367,682 10	$123,047 88	
Deduct reinsurance, rebate and return premiums	58,882 91	18,287 85	
Net cash received for premiums	$308,799 19	$104,760 03	$413,559 22
Interest received on bonds and mortgages			19,598 50
Interest and dividends received from all other sources			19,306 65
Received for rent			8,980 00
Aggregate Income received during the year in cash			$461,444 37

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	$129,819 65	$47,899 29	
Deduct salvages and reinsurances	4,481 77	265 20	
Net amount paid for losses	$125,337 88	$47,634 09	$172,971 97
Dividends paid			89,760 00
Commissions and brokerage			53,265 97
Salaries and other charges of officers, clerks and other employes			53,378 29
State, national and local taxes			10,849 41
All other payments			38,888 07
Aggregate Expenditures during the year in cash			$419,113 71

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1882	$23,564,647	$289,476 92	$994,424	$41,249 85
Written or renewed in 1883	30,145,708	364,073 93	12,147,247	123,678 36
Totals	$53,710,355	$653,550 85	$13,141,671	$164,928 21
Deduct expirations and cancellations	26,300,669	295,993 44	12,109,435	127,566 06
In force December 31, 1883	$27,409,686	$357,552 41	$1,032,236	$37,362 15
Deduct amount reinsured	1,381,237	19,324 93	70,100	2,262 00
Net amount in force	$26,028,449	$338,227 48	$962,136	$35,100 15

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$19,670,921	$255,698 54	1—2	$127,849 28
1882	Two years	20,550	167 44	1—4	41 86
1883	Two years	21,950	207 60	3—4	155 70
1881	Three years	1,268,747	16,365 67	1—6	2,727 61
1882	Three years	1,980,130	25,687 22	1—2	12,843 61
1883	Three years	1,831,534	23,981 66	5—6	19,984 72
1881	Four years	5,000	93 75	3—8	35 16
1882	Four years	1,000	8 00	5—8	5 00
1883	Four years	5,850	53 50	7—8	46 81
1880	Five years	20,875	226 80	3-10	68 04
1881	Five years	391,500	4,760 50	1—2	2,380 25
1882	Five years	459,348	5,809 15	7-10	4,066 37
1883	Five years	351,044	5,167 65	9-10	4,650 74
Totals		$26,028,449	$338,227 48		$174,855 15

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$6,736,738 67
Total losses paid since organization	3,619,292 71
Total cash dividends declared since the Company commenced business	1,957,500 00
Total amount of the Company's stock owned by the directors at par value	229,700 00
Total amount loaned to stockholders and officers	25,000 00
Total amount of fire losses incurred during the year	123,023 17
Total amount of marine and inland losses incurred during the year	41,877 25

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Oregon	$50,000 00	$9,830 00

Business in the State of New York during the year.

Fire risks written	$2,015,209 77
Premiums received	15,931 88
Losses paid	12,545 71
Amount of losses incurred	12,545 71
Amount of taxes paid to various fire departments	267 62
Amount paid the Comptroller for taxes on premiums	123 45

UNION INSURANCE COMPANY.

[This Company withdrew its fire agencies in this State June 1, 1883, and is authorized during 1884 as a Marine Company only.]

PHILADELPHIA, PA.

[Organized or incorporated February 6, 1804; commenced business July 25, 1803.]

COLSON HIESKELL, *President.* JOHN B. CRAVEN, *Secretary.*

Attorney for the State of New York, HORACE S. BULL, Albany, N. Y.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$186,000 00
Loans on bond and mortgage (first liens)		63,000 00
Interest due and unpaid on bond and mortgage loans		887 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Chesapeake and Delaware Canal bonds	$14,610 00	$10,957 50	
Schuylkill Navigation bonds	10,000 00	9,500 00	
Pennsylvania Canal Co. bonds	15,000 00	13,650 00	
North Pennsylvania R. R. Co. bonds	14,500 00	16,045 00	
Pittsburgh Water Loan	10,000 00	12,525 00	
American Steamship Co. bonds	5,000 00	5,450 00	
United States bonds	17,000 00	19,550 00	
Susquehanna Coal Co. bonds	10,000 00	11,100 00	
Pittsburgh Avenue bonds	33,900 00	36,273 00	
Baltimore and Ohio R. R. Co. bonds	25,000 00	28,750 00	
Steubenville and Indiana R. R. Co. bonds	15,000 00	15,450 00	
New Jersey Central Car Trust bonds	1,000 00	1,010 00	
Philadelphia and Reading R. R. bonds	25,000 00	28,750 00	
New York and Pacific Car Trust bonds (series "A,")	45,000 00	45,260 00	
Colorado Car Trust bonds	10,000 00	10,000 00	
Pennsylvania Car Trust bonds	16,000 00	16,160 00	
Guarantee Car Trust, New Jersey Cen. R. R. bonds,	6,000 00	6,060 00	
St. Louis & Iron Mount. Car Trust b'ds ("A & B,")	10,000 00	10,000 00	
New York Car Trust bonds	44,000 00	44,000 00	
Perkiomen R. R. Co. bonds	5,600 00	5,740 00	
Little Schuylkill R. R. Co. stock	5,000 00	6,350 00	
Pennsylvania R. R. Co. stock	35,000 00	40,775 00	
North Pennsylvania R. R. Co. stock	6,800 00	9,248 00	
Delaware R. R. Co. stock	1,200 00	1,344 00	
Philadelphia Nat. Bank stock	6,800 00	15,130 00	
Farmers and Mechanics' Nat. Bank stock	8,800 00	12,320 00	
Delaware Mutual Safety Ins. Co. stock	2,200 00	4,532 00	
Produce Exchange National Bank stock	900 00	1,080 00	
Harrisb'h, Portsm'h, Mt. Joy & Lan'r R. R. Co. st'k	26,250 00	39,900 00	
Total par and market values	$425,560 00	$476,909 50	476,909 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Pennsylvania R. R. stock	$6,700 00	$7,805 50	$6,500 00	
Pennsylvania R. R. stock	4,150 00	4,834 75	6,000 00	
Lehigh Valley R. R. bonds	2,000 00	2,370 00		
Northern Pacific R. R. stock	5,000 00	5,600 00	3,500 00	
Catawissa R. R. bonds	1,000 00	1,200 00	1,000 00	
Bonds and mortgages on real estate,	16,800 00	16,800 00	10,000 00	
Philadelphia City bond	500 00	680 00	50 00	
Northern Pacific R. R. bonds	1,000 00	1,000 00	900 00	
Lehigh Valley R. R. stock	500 00	715 00	625 00	
Lehigh Valley R. R. bond	2,000 00	2,400 00	12,500 00	
United Companies New Jersey stk.	7,000 00	13,580 00		
United Jers'y R. R. and Canal Co. stk	4,000 00	7,760 00	1,100 00	
Fire Association Insurance Co. stock	750 00	4,125 00	3,750 00	
Pittsburgh City Street loan	9,000 00	9,450 00	9,000 00	
Total amounts	$58,493 00	$78,320 25	$54,925 00	$54,925 00
Cash in office, $75,366.52; in bank, $300,849.13; total				376,215 65
Interest due and accrued on stocks and bonds				2,188 28
Interest due and accrued on collateral loans				797 52
Premiums in due course of collection				190,056 81
Bills receivable, not matured, taken for premiums				38,121 69
Rents due and accrued				1,489 34
Due for re-insurances on losses paid				520 68
Aggregate amount of all actual, available Assets				$1,391,111 97

Item not admitted as an available Asset.

Loan on judgment note	$953 63

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$9,921 68	
Losses unadjusted, including all reported and supposed losses	96,185 40	
Net amount of unpaid losses and claims		$106,107 08
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$79,299 78	
Unearned premiums, *pro rata*, on fire risks running more than one year	86,938 94	
Unearned premiums, at 50 per cent, on inland navigation risks	2,348 00	
Unearned premiums, at 100 per cent, on marine risks	56,329 40	
Total unearned premiums		224,916 12
Amount reclaimable on perpetual fire policies		32,480 41
Cash dividends to stockholders, unpaid		2,498 27
Total Liabilities, except capital and net surplus		$366,001 88
Joint-stock capital paid up in cash		1,000,000 00
Surplus beyond all liabilities		25,110 09
Aggregate Liabilities, including paid up capital and net surplus,		$1,391,111 97

III. INCOME DURING THE YEAR

	Fire.	Marine and inland.	
Gross amount paid for losses	$390,417 04	$570,997 42	
Deduct reinsurance, rebate and return premiums	70,373 83	237,089 09	
Net amount paid for losses	$320,043 21	$333,908 33	$653,951 54
Interest received on bonds and mortgages			2,160 00
Interest and dividends received from all other sources			24,744 80
Received for rent			14,709 00
Deposit premiums received on perpetual fire risks	$2,851 70		
Increase capital	500,000 00		
Aggregate Income received during the year in cash			695,565 34

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	$297,023 84	$436,104 53	
Deduct salvages and reinsurances	34,134 44	83,314 06	
Net amount paid for losses	$262,889 40	$352,790 47	$615,679 87
Dividends paid			39,993 20
Commissions and brokerage			128,050 55
Salaries and other charges of officers, clerks and other employes			31,616 00
State, national and local taxes			17,386 78
All other payments			47,574 79
Deposit premiums received on perpetual fire risks		$1,911 70	
Aggregate Expenditures during the year in cash			$880,301 19

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1882	$32,181,128	$360,329 38	$1,432,292	$63,278 55
Written or renewed in 1883	37,921,284	393,354 86	62,431,555	642,475 74
Totals	$70,102,412	$753,684 24	$63,863,847	$705,754 29
Deduct expirations and cancellations	42,990,435	421,450 88	62,405,901	642,211 35
In force December 31, 1883	$27,111,977	$332,233 36	$1,457,946	$63,542 94
Deduct amount reinsured	1,680,808	20,473 31	417,294	4,865 54
Net amount in force	$25,431,169	$311,760 05	$1,040,652	$58,677 40

Perpetuals in force December 31, 1883: Risks, $1,095,625. Deposit premiums, $36,089.34.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$11,762,075	$158,599 57	1—2	$79,299 78
1882	Two years	160,425	1,164 90	1—4	291 22
1883	Two years	93,300	1,063 24	3—4	797 43
1881	Three years	2,318,916	25,210 32	1—6	4,201 72
1882	Three years	3,039,270	30,907 05	1—2	15,453 52
1883	Three years	2,972,357	33,563 13	5—6	27,969 28
1880	Four years	7,408	83 91	1—8	10 49
1881	Four years	42,013	1,140 08	3—8	427 53
1882	Four years	29,600	202 33	5—8	126 45
1883	Four years	31,775	341 24	7—8	298 59
1879	Five years	114,950	1,708 05	1-10	170 80
1880	Five years	735,063	9,741 94	3-10	2,922 58
1881	Five years	1,065,862	13,526 25	1—2	6,763 13
1882	Five years	1,523,475	17,755 19	7-10	12,428 63
1883	Five years	1,534,680	16,752 85	9-10	15,077 57
Totals		$25,431,169	$311,760 05		$166,238 72

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$16,929,733 00
Total losses paid since organization	12,389,432 00
Total cash dividends declared since the Company commenced business	1,836,599 00
Total dividends declared payable in stock since organization	15,000 00
Total amount of the Company's stock owned by the directors at par value	113,490 00
Total amount loaned to officers and directors	26,100 00
Total amount of fire losses incurred during the year	251,021 77
Total amount of marine and inland losses incurred during the year	394,685 47
Loaned to stockholders not officers	17,250 00

Business in the State of New York during the year.

	Fire.	Marine and inland.
Risks written	$4,354,292 86	$23,708,048 00
Premiums received	24,143 97	65,309 74
Losses paid	36,882 34	109,417 02
Amount of losses incurred	187,466 51	.....

Amount of taxes paid to various fire departments	$49 66
Amount paid the Comptroller for taxes on premiums	492 70

UNITED FIREMEN'S INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized or incorporated April 2, 1860; commenced business April 1, 1861.]

JOSEPH L. CAVEN, *President.* ROBERT B. BEATH, *Secretary.*

Attorney for the State of New York, JAMES A. SILVEY, No. 113 Broadway, New York.

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$129,364 87
Loans on bond and mortgage (first liens)	243,020 59
Loans on bond and mortgage upon which more than one year's interest is due (of which $2,000 is in process of foreclosure)	7,000 00
Interest due and unpaid on bond and mortgage loans	1,082 91
Interest accrued thereon	3,572 62

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$50,000 00	$61,812 50	
Philadelphia city bonds	60,000 00	65,400 00	
Pittsburgh street bonds	31,000 00	31,905 00	
Northern Central Railroad bonds	10,000 00	11,600 00	
Railroad Equipment Trust Co. bonds	10,000 00	10,000 00	
Iron Mountain Car Trust Co. bonds	9,000 00	9,000 00	
Central Railroad of N. J. Car Trust Asso. bonds	10,000 00	10,000 00	
Colorado Rolling Stock Trust bonds	10,000 00	10,000 00	
Reading Railroad bonds	20,000 00	20,100 00	
Continental Passenger Railway stock	20,000 00	20,600 00	
Chicago and Western Indiana Railroad bonds	10,000 00	10,200 00	
Total par and market values	$240,000 00	$260,617 50	260,617 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
North Penn. R. R. general mort. bds,	$25,000 00	$30,500 00	$28,000 00	
Mortgage assignment	5,000 00	5,000 00	2,500 00	
Real Estate Title Ins & T. Co. st'k,	11,000 00	22,000 00	17,500 00	
Germantown Pass. Railway stock	50,000 00	71,000 00	60,000 00	
North Pennsylvania R. R. stock	5,000 00	6,800 00	6,000 00	
Total amounts	$96,000 00	$135,300 00	$112,000 00	112,000 00

Cash in office, $104.98; in bank, $10,949.48; total	11,054 46
Interest due and accrued on stocks and bonds	4,458 00

Interest due and accrued on collateral loans	$833 07
Premiums in due course of collection	7,571 09
Rents due and accrued	438 40
Aggregate amount of all actual, available Assets	$781,013 51

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$1,159 35	
Losses unadjusted, including all reported and supposed losses	6,926 16	
Losses resisted, including interest, costs and expenses	1,900 00	
Net amount of unpaid losses and claims		$9,985 51
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$49,217 50	
Unearned premiums, *pro rata*, on fire risks running more than one year	20,592 66	
Total unearned premiums		69,810 16
Amount reclaimable on perpetual fire policies		329,047 56
Taxes and assessments		2,108 49
Total Liabilities, except capital and net surplus		$410,951 72
Joint-stock capital paid up in cash		300,000 00
Surplus beyond all liabilities		70,061 79
Aggregate Liabilities, including paid up capital and net surplus,		$781,013 51

III. INCOME DURING THE YEAR.

Gross cash premiums received	$127,962 91	
Deduct reinsurance, rebate and return premiums	11,897 39	
Net cash received for premiums (all fire)		$116,065 52
Interest received on bonds and mortgages		11,514 65
Interest and dividends received from all other sources		16,979 34
Received for rent		6,345 64
Transfers		908 50
Deposit premiums received on perpetual fire risks	$33,456 25	
Aggregate Income received during the year in cash		$151 813 65

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)		$62,977 33
Dividends paid		18,000 00
Commissions and brokerage		27,106 25
Salaries and other charges of officers, clerks and other employes		8,673 45
State, national and local taxes		2,648 66
All other payments, viz: Law expenses, $1,389.11; fire patrol, $300; advertising, $1,835.58; adjusting, $907.89; office expenses, $2,908.62; agency expenses, $1,011.88; traveling expenses, $407.79; expenses of real estate, $6,554.58; total		15,315 45
Deposit premiums returned on perpetual fire risks	$16,926 07	
Aggregate Expenditures during the year in cash		$134,721 14

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$8,204,676	$92,317 85
Written or renewed in 1883	13,482,965	131,288 29
Totals	$21,687,641	$223,606 14
Deduct expirations and cancellations	9,734,576	89,394 97
In force December 31, 1883	$11,953,065	$134,211 17
Deduct amount reinsured	177,632	2,081 46
Net amount in force	$11,775,433	$132,129 71

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$9,658,800	$98,434 99	1—2	$49,217 50
1882	Two years	20,513	176 63	1—4	44 16
1883	Two years	14,900	154 94	3—4	116 21
1881	Three years	172,850	2,296 48	1—6	382 75
1882	Three years	191,230	2,505 04	1—2	1,252 52
1883	Three years	714,492	8,085 98	5—6	6,738 32
1883	Four years	21,783	118 96	7—8	104 09
1879	Five years	91,500	1,806 93	1-10	180 69
1880	Five years	130,770	2,145 23	3-10	643 56
1881	Five years	63,050	1,243 35	1--2	621 67
1882	Five years	66,890	1,292 30	7-10	904 61
1883	Five years	407,155	5,362 25	9-10	4,826 03
	Various	221,500	8,506 63	.....	4,778 05
Totals		$11,775,433	$132,129 71	.....	$69,810 16

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$957,600 72
Total losses paid since organization	602,563 28
Total cash dividends declared since the Company commenced business	146,505 86
Total amount of the Company's stock owned by the directors at par value	111,820 00
Total amount loaned to stockholders not officers	40,000 00
Total amount of fire losses incurred during the year	68,073 07

Business in the State of New York during the year.

Fire risks written	$2,431,536 00
Premiums received	25,848 96
Losses paid	14,283 05
Amount of losses incurred	15,095 51
Amount paid the Comptroller for taxes on premiums	143 84

WASHINGTON FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

[Organized or incorporated December 31; 1872; commenced business January 1, 1873.]

ISAAC SWEETSER, *President.* A. WILLARD DAMON, *Secretary.*

Attorney for the State of New York, E. R. KENNEDY, No. 6 Pine street, New York.

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$84,000 00
Interest accrued thereon	960 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
Atlas National Bank stock	$34,100 00	$42,198 75
Blackstone National Bank stock	15,600 00	15,756 00
Columbian National Bank stock	58,100 00	74,368 00
Continental National Bank stock	8,800 00	9,548 00
Eliot National Bank stock	1,800 00	2,232 00
Freeman's National Bank stock	4,400 00	5,225 00
Globe National Bank stock	2,500 00	2,575 0
Hamilton National Bank stock	10,400 00	12,272 00
Merchants' National Bank stock	52,000 00	69,550 00
Merchandise National Bank stock	6,000 00	5,760 00

	Par value.	Market value.	
North National Bank stock	$17,000 00	$22,036 25	
New England National Bank stock	18,100 00	24,208 75	
Old Boston National Bank stock	550 00	715 00	
State National Bank stock	11,900 00	15,351 00	
Shawmut National Bank stock	1,500 00	1,740 00	
Suffolk National Bank stock	2,300 00	2,748 50	
Union Market National Bank stock	2,500 00	2,125 00	
Washington National Bank stock	6,500 00	8,580 00	
National Bank of Commerce stock	7,600 00	8,979 00	
National Bank of North America stock	7,500 00	8,100 00	
National City Bank stock	13,200 00	14,916 00	
National Eagle Bank stock	11,500 00	12,578 12	
National Hide and Leather Bank stock	8,100 00	9,031 50	
National Revere Bank stock	20,000 00	24,123 00	
National Union Bank stock	2,800 00	3,990 00	
National Webster Bank stock	2,700 00	2,943 00	
Norwich and Worcester R. R. stock	4,000 00	6,000 00	
New York Central an Hudson River R. R. stock	10,000 00	11,250 00	
Old Colony Railroad stock	35,000 00	48,825 00	
Union Pacific Railroad stock	10,000 00	7,200 00	
Chicago, Burlington and Quincy Railroad stock	10,000 00	12,050 00	
Boston and Lowell Railroad stock	25,000 00	27,250 00	
Boston and Albany Railroad stock	14,300 00	25,168 00	
Fitchburg Railroad stock	10,000 00	12,150 00	
Northern Pacific Railroad stock	10,000 00	5,100 00	
Boston Gas-Light Co	5,000 00	8,550 00	
United States bonds	145,000 00	170,887 50	
Boston City bonds	110,000 00	133,600 00	
Chicago, Burlington and Quincy Railroad bonds	10,000 00	12,700 00	
Eastern Railroad bonds	61,500 00	68,265 00	
Old Colony Railroad bonds	20,000 00	24,875 00	
Union Pacific Railroad bonds	20,000 00	22,850 00	
Cedar Rapids and Mo. River Railroad bonds	5,000 00	6,150 00	
Pueblo and Arkansas Valley Railroad bonds	20,000 00	23,300 00	
Northern Pacific Railroad bonds	40,000 00	41,800 00	
Oregon and Transcontinental Co. bonds	10,000 00	8,125 00	
Fremont, Elkhorn and Mo. Valley Railroad bonds	5,000 00	5,100 00	
Kansas City, Springfield and Memphis R. R. bonds	10,000 00	8,800 00	
Kansas City, Lawrence and Southern R. R. bonds	10,000 00	10,600 00	
Kansas City, St. Jo. and Council Bluffs R. R. bonds	6,000 00	7,065 00	
Nodaway Valley Railroad bonds	10,000 00	11,000 00	
Saginaw and Western Railroad bonds	5,000 00	5,000 00	
Total par and market values	$948,650 00	$1,125,310 37	$1,125,310 37

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Indian Orchard, Mills	$32,000 00	$40,000 00	$25,000 00	
Commercial Wf. Co	10,000 00	25,000 06	10,000 00	
Boston and Albany R. R	11,000 00	19,360 00	16,600 00	
Boott Cotton Mills	25,000 00	46,250 00	40,000 00	
United States 4 per cent bonds	1,000 00	1,237 50	800 00	
Frem't, Elkh'n & Mo. Val. R.	8,000 00	8,160 00	5,000 00	
N. Y. Cent. & H. R. R. R.	5,100 00	5,737 50	5,000 00	
Total amounts	$92,100 00	$145,745 00	$102,400 00	102,400 00
Cash in office, $42,917.89; in bank, $100,572.16; total				143,490 05
Interest due and accrued on stocks and bonds				3,600 00
Interest due and accrued on collateral loans				1,184 00
Premiums in due course of collection				98,712 13
Bills receivable, not matured, taken for premiums				35,893 79
Aggregate amount of all actual, available Assets				$1,595,550 34

II. LIABILITIES.

Net amount of unpaid losses and claims		$113,442 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$160,950 48	
Unearned premiums, *pro rata*, on fire risks running more than one year	55,264 39	
Unearned premiums, at 100 per cent on marine risks	60,561 53	
Total unearned premiums		276,776 40
All other liabilities		21,571 32
Total Liabilities, except capital and net surplus		$411,789 73

Joint-stock capital paid up in cash	$1,000,000 00
Surplus beyond all liabilities	183,760 62
Aggregate Liabilities, including paid up capital and net surplus,	$1,595,550 34

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	$363,150 58	$198,677 86	
Deduct reinsurance, rebate and return premiums	32,347 25	24,046 42	
Net cash received for premiums	$330,803 33	$174,631 44	$505,434 77
Interest received on bonds and mortgages			4,590 00
Interest and dividends received from all other sources			45,306 98
Received for increased capital		$500,000 00	
Aggregate Income received during the year in cash			$555,331 75

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	$141,869 22	$207,335 96	
Deduct salvages and reinsurances	1,341 77	27,882 72	
Net amount paid for losses	$140,527 45	$179,453 24	$319,980 69
Dividends paid			20,000 00
Commissions and brokerage			86,519 58
Salaries and other charges of officers, clerks and other employes			18,552 22
State, national and local taxes			11,996 63
All other payments			25,242 64
Aggregate Expenditures during the year in cash			$482,291 76

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1882	$18,490,167	$215,072 81	$5,015,934	$48,616 66
Written or renewed in 1883	42,226,875	420,404 95	14,388,556	221,710 53
Totals	$60,717,042	$635,477 76	$19,404,490	$270,327 19
Deduct expirations and cancellations	23,268,744	218,319 21	16,457,071	206,962 27
In force December 31, 1883	$37,448,298	$417,158 55	$2,947,419	$63,364 92
Deduct amount reinsured	375,539	5,806 80	218,557	2,803 39
Net amount in force	$37,072,759	$411,351 75	$2,728,862	$60,561 53

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$30,483,847	$327,707 77	1–2	$163,853 88
1882	Two years	84,433	844 71	1—4	211 18
1883	Two years	72,768	937 80	3—4	703 35
1881	Three years	666,837	7,976 00	1—6	1,329 33
1882	Three years	639,134	8,424 92	1—2	4,212 46
1883	Three years	1,540,665	20,490 10	5—6	17,075 09
1880	Four years	26,381	298 48	1—8	37 31
1881	Four years	11,825	126 09	3—8	47 28
1882	Four years	22,643	182 19	5—8	114 48
1883	Four years	36,530	326 74	7—8	285 90
1879	Five years	461,351	6,212 07	1-10	621 21
1880	Five years	533,559	6,898 53	3-10	2,069 55
1881	Five years	544,414	7,008 42	1—2	3,504 21
1882	Five years	634,955	8,491 60	7-10	5,944 12
1883	Five years	1,688,956	21,232 13	9-10	19,108 92
Totals		$37,448,298	$417,158 55	.....	$219,118 27

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,780,124 58
Total losses paid since organization	1,940,329 49
Total cash dividends declared since the Company commenced business	340,000 00
Total dividends declared payable in stock since organization	200,000 00
Total amount of the Company's stock owned by the directors at par value	204,800 00
Total amount loaned to stockholders and officers	62,400 00
Total amount of fire losses incurred during the year	196,917 65
Total amount of marine losses incurred during the year	194,453 92

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposit.	Liability.
Virginia	$20,000 00	$33,279 80

Business in the State of New York during the year.

Fire risks written	$4,985,417 00
Premiums received	34,917 21
Losses paid	13,644 35
Amount of losses incurred	17,853 00
Amount of taxes paid to various fire departments	746 60
Amount paid the Comptroller for taxes on premiums	121 83

Mutual Fire Insurance Companies of other States.

Abstracts Compiled from the Annual Statements of the Mutual Fire Insurance Companies of other States, Showing their Condition on the 31st day of December, 1883.

FARMERS' FIRE INSURANCE COMPANY.

YORK, PA.

[Organized or incorporated April 6, 1853; commenced business May 16, 1853.]

G. EDWARD HERSH, *President.* DAVID STRICKLER, *Secretary.*

Attorney for the State of New York, JOHN MULVILLE, No. 155 Broadway, New York.

I. ASSETS.

Market value of real estate owned, unincumbered	$22,500 00
Loans on bond and mortgage (first liens)	68,291 04
Loans on bond and mortgage upon which more than one year's interest is due	5,499 05
Interest due and unpaid on bond and mortgage loans	588 74
Interest accrued thereon	797 25

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Columbia, Pennsylvania, Borough bonds	$6,000 00	$6,180 00	
York, Pennsylvania, Borough bonds	20,000 00	20,800 00	
Northern Central Railway general mortgage bonds,	12,000 00	13,680 00	
Pennsylvania R. R. general mortgage bonds	20,000 00	24,350 00	
Philadelphia and Erie R. R. bonds	15,000 00	15,600 00	
Philadelphia, Wilm. & Balt. R. R. Trust certificates,	40,000 00	37,200 00	
Shamokin, Sunbury and Lewisburg R. R. bonds	10,000 00	9,887 00	
United States registered bonds	130,000 00	149,582 50	
York National Bank capital stock	4,900 00	9,605 00	
First National Bank capital stock	2,000 00	4,160 00	
Farmers' National Bank capital stock	1,200 00	1,680 00	
Total par and market values	$261,100 00	$292,723 50	292,723 50

Collateral Loans

	Par value.	Market value.	Amount loaned.	
York, Penn., Gas Co. stock	$200 00	$400 00	$300 00	
First Nat. Bank of Columbia, Pa., stk	1,300 00	1,950 00	1,600 00	
Northern Central Ry. bonds	3,000 00	3,450 00	2,900 00	
Mortgage on real estate in York, Pa.		2,000 00	1,000 00	
Total amounts	$4,500 00	$7,800 00	$5,800 00	5,800 00
Cash in bank				21,887 87
Interest due and accrued on collateral loans				76 96
Premiums in due course of collection				16,977 73
Rents due and accrued				50 00
Aggregate amount of all actual, available Assets				$435,192 14

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$9,461 21	
Losses unadjusted, including all reported and supposed losses	4,418 00	
Losses resisted, including interest, costs and expenses	2,370 00	
Net amount of unpaid losses and claims		$16,249 21
Uncarned premiums, at 50 per cent of premiums on fire risks running one year or less	$72,921 28	
Unearned premiums, *pro rata*, on fire risks running more than one year	125,819 20	
Total uncarned premiums		198,411 58

Amount reclaimable on perpetual fire policies	$4,740 08
Taxes and assessments, $1,500; all other liabilities, $138.67; total	1,638 67
Total Liabilities, except net surplus	$221,039 54
Surplus beyond all liabilities	214,152 60
Aggregate Liabilities, including net surplus	$435,192 14

III. INCOME DURING THE YEAR.

Gross cash premiums received	$261,509 10	
Deduct reinsurance, rebate and return premiums	24,238 50	
Net cash received for premiums (all fire)		$237,270 60
Interest received on bonds and mortgages		4,157 89
Interest and dividends received from all other sources		13,948 02
Received for rent		483 23
Income from all other sources		1,215 06
Aggregate Income received during the year in cash		$257,074 80

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$158,057 52	
Deduct salvages and reinsurances	101 34	
Net amount paid for losses (all fire)		$157,956 18
Commissions and brokerage		47,490 29
Salaries and other charges of officers, clerks and other employes		14,570 40
State, national and local taxes		4,254 02
All other payments, viz.: Adjustments, $4,278.05; agency office expenses, $8,158.24; attorneys' fees, $58.33; bank exchange $155.11; local boards, $742.63; total		13,392 36
Aggregate Expenditures during the year in cash		$237,663 24

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$38,246,291	$439,553 90
Written or renewed in 1883	23,788,576	264,091 13
Totals	$62,034,867	$703,645 03
Deduct expirations and cancellations	24,500,927	274,479 86
In force December 31, 1883	$37,533,940	$429,165 17
Deduct amount reinsured	80,412	657 81
	$37,453,528	$428,507 36
Add perpetual risks	157,725	4,985 55
Net amount in force	$37,611,253	$433,492 91

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$12,329,482	$145,842 56	1—2	$72,921 28
1881	Three years	5,100,789	56,267 73	1—6	9,377 95
1882	Three years	5,120,970	57,329 84	1—2	28,664 92
1883	Three years	6,228,227	68,801 11	5—6	57,334 25
1879	Five years	928,055	12,106 41	1-10	1,210 64
1880	Five years	911,561	12,407 32	3-10	3,722 20
1881	Five years	801,356	10,836 49	1—2	5,418 25
1882	Five years	889,304	11,749 99	7-10	8,224,99
1883	Five years	1,106,294	13,184 45	9-10	11,866,00
Totals		$33,426,038	$388,525 90	.....	$198,740 48

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,362,256 62
Total losses paid since organization	2,754,265 39
Total amount loaned to stockholders not officers	10,000 00
Total amount of fire losses incurred during the year	161,839 69

Business in the State of New York during the year.

Fire risks written	$3,256,100 00
Premiums received	28,376 85
Losses paid	16,597 52
Amount of losses incurred	12,982 23
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	140 21
Amount of taxes paid to various fire departments	649 59
Amount paid the Comptroller for taxes on premiums	157 45

Foreign Fire Insurance Companies.

UNITED STATES BRANCHES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE UNITED STATES BRANCHES OF FOREIGN FIRE INSURANCE COMPANIES, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1883.

BRITISH AMERICA ASSURANCE COMPANY

TORONTO, CANADA.

SILAS P. WOOD, *Secretary.*

JOHN M. WHITON, Resident Attorney, No. 165 Broadway, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$475,000 00	$606,590 00	
Deposited with Company's trustees in New York	150,000 00	150,000 00	
Total par and market values	$625,000 00	$756,590 00	$756,590 00
Cash in office, $20,342.42; in bank, $2,272 32; total			22,614 74
Interest due and accrued on stocks and bonds			30 79
Premiums in due course of collection			21,470 10
Aggregate amount of all actual, available Assets			$800,705 63

Item not admitted as an available Asset.

Office furniture	$6,497 23

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$82,563 69	
Losses resisted, including interest, costs and expenses	10,730 67	
Total amount of claims for losses	$93,294 36	
Deduct reinsurance thereon	1,450 00	
Net amount of unpaid losses and claims		$91,844 36
Total unearned premiums		299,954 85
Total Liabilities		$391,799 21

III. INCOME DURING THE YEAR

	Fire.	Inland.	
Gross cash premiums received	$635,998 52	$21,188 61	
Deduct reinsurance, rebate and return premiums	108,288 17	5,957 17	
Net cash received for premiums	$527,710 35	$15,231 44	$542,941 79
Interest and dividends received from all sources			47,573 69
Aggregate Income received during the year in cash			$590,515 48

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$386,443 33	$18,594 56	
Deduct salvages and reinsurances	16,309 74	3,202 07	
Net amount paid for losses	$370,133 59	$15,392 49	$385,526 08
Commissions and brokerage			108,283 20
Salaries and other charges of officers, clerks and other employes			24,576 45
State, national and local taxes			9,389 03
All other payments and expenditures			65,995 13
Aggregate Expenditures during the year in cash			$593,769 89

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$45,641,004	$576,404 00	$307,885	$11,065 76
Written or renewed in 1883	46,865,903	632,138 41	982,733	21,270 52
Totals	$92,506,907	$1,208,542 41	$1,288,618	$31,336 28
Deduct expirations and cancellations	47,684,284	603,231 27	1,034,502	21,471 81
In force December 31, 1883	$44,822,623	$605,311 14	$254,116	$10,864 47
Deduct amount reinsured	2,677,480	22,159 23	84,280	618 02
Net amount in force	$42,145,143	$583,151 91	$169,836	$10,246 45

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$28,591,136	$416,002 99	1—2	$208,001 49
1882	Two years	34,925	316 33	1—4	79 08
1883	Two years	39,930	364 12	3—4	273 09
1881	Three years	3,606,950	37,371 87	1—6	6,228 64
1882	Three years	2,695,146	29,631 75	1—2	14,815 87
1883	Three years	2,274,025	38,109 66	5—6	31,758 05
1880	Four years	26,925	224 92	1—8	28 11
1881	Four years	67,275	753 37	3—8	282 51
1882	Four years	40,380	408 78	5—8	255 48
1883	Four years	46,634	599 77	7—8	524 79
1879	Five years	768,042	9,521 27	1-10	952 12
1880	Five years	792,084	10,421 80	3-10	3,126 54
1881	Five years	871,153	10,942 36	1—2	5,471 18
1882	Five years	1,103,487	12,999 69	7-10	9,099 78
1883	Five years	1,187,051	15,483 23	9-10	13,934 90
Totals		$42,145,143	$583,151 91	.....	$294,831 63

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,500,402 58
Total losses paid since organization	2,639,269 91
Total cash dividends declared since the Company commenced business	810,618 28
Total amount of the Company's stock owned by the directors at par value	59,800 00
Total amount of fire losses incurred during the year	375,174 90
Total amount of inland losses incurred during the year	15,467 49

Amounts deposited in various States and countries for the protection of policyholders, as follows, viz.:

	Deposits.	Liabilities.
Georgia	$33,500 00	$10,894 17
Ohio	132,715 00	14,863 81
Virginia	33,575 00	12,718 28

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	$5,569,472 00	$193,616 00
Premiums received	58,201 55	10,414 47
Losses paid	28,247 80	1,907 14
Amount of losses incurred	37,305 57	1,982 14

Amount of taxes paid to various fire departments	$599 23
Amount paid to the Comptroller for taxes on premiums	609 23

CITY OF LONDON FIRE INSURANCE COMPANY (Limited).

London, England.

JOHN C. PAIGE, Resident Manager, No. 20 Kilby street, Boston, Mass.

Attorney for the State of New York, THOMAS C. KENDRICK, No. 33 Pine street, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$570,000 00	$689,325 00	$689,325 00
Cash in hands of trustees, $553.37; in bank, $4,792.27; total			5,345 64
Premiums in due course of collection			74,193 66
All other assets			282 98
Aggregate amount of all actual, available Assets			$769,147 28

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$47,929 53	
Losses unadjusted, including all reported and supposed losses	39,813 43	
Losses resisted, including interest, costs and expenses	2,600 00	
Total amount of claims for losses	$90,342 96	
Deduct reinsurance thereon	16,156 85	
Net amount of unpaid losses and claims		$74,186 11
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$234,963 97	
Unearned premiums, *pro rata*, on fire risks running more than one year	51,026 50	
Total unearned premiums		285,990 47
All other liabilities		7,357 86
Total Liabilities		$367,534 44

III. INCOME DURING THE YEAR.

Gross cash premiums received	$753,135 23	
Deduct reinsurance, rebate and return premiums	216,330 06	
Net cash received for premiums (all fire)		$536,805 17
Interest received on bonds and bank deposits		17,197 02
Remitted from home office	$18,163.82	
Aggregate Income received during the year in cash		$554,002 19

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$408,481 41	
Deduct salvages and reinsurances	49,843 41	
Net amount paid for losses (all fire)		$358,638 00
Commissions and brokerage		150,234 39
Salaries and other charges of officers, clerks and other employes		31,172 42
State, national and local taxes		19,205 60
All other payments		4,001 28
Returned to home office	$31,973 59	
Aggregate Expenditures during the year in cash		$563,251 69

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks	Premiums
In force December 31, 1882	$35,109,402	$449,235 19
Written or renewed in 1883	61,057,694	760,802 15
Totals	$96,167,096	$1,210,037 34
Deduct expirations and cancellations	49,159,062	581,916 41
In force December 31, 1883	$47,008,034	$628.120 93
Deduct amount reinsured	5,688,118	85,448 82
Net amount in force	$41.319,916	$542,672 11

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$34,892,522	$469,927 94	1—2	$234,963 97
1882	Two years	196,924	2,534 99	1—4	633 75
1883	Two years	184,432	2,114 73	3—4	1,586 05
1881	Three years	18,425	344 60	1—6	57 43
1882	Three years	1,438,216	17,606 89	1—2	8,803 44
1883	Three years	1,529,248	18,505 92	5—6	15,421 94
1882	Four years	105,938	1,816 26	5—8	1,135 16
1883	Four years	118,432	996 04	7—8	871 54
1882	Five years	1,547,165	17,125 35	7-10	11,987 74
1883	Five years	1,288,614	11,699 39	9-10	10,529 45
Totals		$41,319,916	$542,672 11	.....	$285,990 47

Answers to General Interrogatories.

Total premiums received in the United States	$1,031,628 92
Total losses paid in the United States	549,217 00
Total amount of fire losses incurred during the year	386,503 74

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

	Deposits.	Liabilities.
Georgia	$31,187 50	.....
Ohio	103,000 00	$11,980 63
North Carolina	12,475 00	5,154 92

Business in the State of New York during the year.

Fire risks written	$14,118,770 00
Premiums received	128,465 33
Losses paid	77,648 29
Amount of losses incurred	77,912 65

COMMERCIAL UNION ASSURANCE COMPANY.

LONDON, ENGLAND.

ALFRED PELL, Resident Manager and Attorney, No. 37 Wall street, New York

I. ASSETS.

Market value of real estate owned, unincumbered		$184,696 96

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$915,000 00	$1,095,450 00	
Chicago and North Western Railroad bonds	150,000 00	169,000 00	
Chicago and Burlington and Quincy R. R. bonds	100,000 00	106,000 00	
Chicago, Rock Island and Pacific Railroad bonds	60,000 00	77,400 00	
Illinois Central Railroad certificates	100,000 00	81,750 00	
Total par and market values	$1,325,000 00	$1,529,600 00	1,529,600 00

Cash in office, $622.55; in bank, $293,273.89; total	$293,896 44
Interest due and accrued on stocks and bonds	13,314 58
Interest due and accrued on deposits	420 82
Premiums in due course of collection	296,786 06
Bills receivable, not matured, taken for premiums	3,560 24
All other assets, viz.: Rents due and accrued, $879.00; due for reinsurances on losses paid, $4,481.94; total	5,360 94
Aggregate amount of all actual, available Assets	$2,327,636 04

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$161,663 49	
Losses unadjusted, including all reported and supposed losses	27,246 62	
Net amount of unpaid losses and claims		$188,910 11
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$734,336 21	
Unearned premiums, *pro rata* on fire risks running more than one year	376,307 27	
Unearned premiums, at 50 per cent, on inland navigation risks	40 00	
Total uncarned premiums		1,110,683 48
Commissions and brokerage		37,540 65
Total Liabilities		$1,337,134 24

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$2,079,313 76	$2,461 55	
Deduct reinsurance, rebate and return premiums	460,828 47	.....	
Net cash received for premiums	$1,618,485 29	$2,461 55	$1,620,946 84
Interest and dividends received from all sources			60,913 87
Received for rent			4,073 84
Remittance from home office		$3,461 40	
Aggregate Income received during the year in cash			$1,685,934 55

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$1,102,407 33	$5,261 16	
Deduct salvages and reinsurances	127,573 00	46 00	
Net amount paid for losses	$974,834 33	$5,215 16	$980,049 49
Commissions and brokerage			265,735 00
Salaries and other charges of officers, clerks and other employes			105,061 69
State, national and local taxes			36,173 42
All other payments			114,100 48
Returned to home office		$86,115 00	
Aggregate Expenditures during the year in cash			$1,501,120 08

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$237,325,990	$2,238,549 84	.....	.....
Written or renewed in 1883	174,239,545	2,107,391 91	$1,212,780 28	$2,461 55
Totals	$411,565,535	$4,345,941 75	$1,212,780 28	$2,461 55
Deduct expirations and cancellations	155,881,855	1,967,105 21	1,202,780 28	2,381 55
In force December 31, 1883	$255,683,680	$2,378,836 54	$10,000 00	$80 00
Deduct amount reinsured	24,030,588	211,743 24	.....	.....
Net amount in force	$231,653,092	$2,167,093 30	$10,000 00	$80 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$147,875,801	$1,468,672 42	1—2	$734,336 21
1882	Two years	2,120,269	23,950 64	1—4	5,987 66
1883	Two years	2,162,220	10,014 51	3—4	7,510 88
1881	Three years	12,053,507	90,363 76	1—6	15,060 63
1882	Three years	14,069,471	94,676 70	1—2	47,338 35
1883	Three years	17,901,977	125,966 77	5—6	104,972 31
1880	Four years	770,140	7,891 18	1—8	986 40
1881	Four years	561,873	4,871 74	3—8	1,826 90
1882	Four years	1,193,209	11,862 62	5—8	7,414 14
1883	Four years	1,038,897	10,016 77	7—8	8,764 67
1879	Five years	3,236,314	31,365 60	1-10	3,136 56
1880	Five years	7,585,991	85,013 09	3-10	25,503 93
1881	Five years	5,273,351	51,258 07	1—2	25,629 03
1882	Five years	7,752,480	69,383 33	7-10	48,568 33
1883	Five years	7,051,819	69,374 64	9-10	62,437 17
.....	Over five years	1,005,773	12,411 46	9-10	11,170 31
Totals.		$231,653,092	$2,167,093 30	.....	$1,110,643 48

Answers to General Interrogatories.

Total premiums received in the United States	$12,145,339 26
Total losses paid in the United States	6,974,608 32
Total amount of fire losses incurred during the year	971,770 99
Total amount of inland losses incurred during the year	5,215 16

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Ohio	$115,000 00	$32,534 98
Virginia	57,500 00	16,745 85
Georgia	28,750 00	17,608 52
North Carolina	11,500 00	4,128 89
Oregon	57,500 00	10,102 04

Business in the State of New York during the year.

Fire premiums received	$355,719 41
Losses paid	319,232 39
Amount of losses incurred	370,592 86
Amount of taxes paid to various fire departments	1,991 18
Amount paid the Comptroller for taxes on premiums	1,882 11

FIRE INSURANCE ASSOCIATION (LIMITED)

LONDON, ENGLAND.

JOSEPH H. WELLMAN, Resident Manager, No. 8 Pine street, New York.

Attorney for the State of New York, JOHN P. KINGSFORD, No. 51 William street, New York.

I. ASSETS.

Stocks, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$440,200 00	$533,374 50	
Georgia State bonds	24,800 00	26,974 00	
Total par and market values	$465,000 00	$560,348 50	$560,348 50
Cash in office, $5,877.03; in bank, $345,265.02; total			351,142 05
Premiums in due course of collection			74,905 46
Due for reinsurance on losses paid			1,011 94
Aggregate amount of all actual, available Assets			$987,407 95

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$42,416 51	
Losses unadjusted, including all reported and supposed losses	66,219 06	
Losses resisted, including interest, costs and expenses	3,820 50	
Total amount of claims for losses	$112,456 07	
Deduct reinsuranca thereon	13,788 44	
Net amount of unpaid losses and claims		$98,697 63
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$315,766 78	
Unearned premiums, *pro rata*, on fire risks running more than one year	116,572 51	
Total unearned premiums		432,339 29
Amount reclaimable on perpetual fire policies		1,007 00
Salaries and other miscellaneous expenses, due and accrued		3,331 64
All other liabilities, viz.: Taxes and assessments, $567.66; commissions and brokerage, $6,482.95; return premiums, $5,109.10; total		12,159 71
Total Liabilities		$547,535 27

III. INCOME DURING THE YEAR.

Gross cash premiums received	$930,272 88	
Deduct reinsurance, rebate and return premiums	202,518 59	
Net cash received for premiums (all fire)		$727,754 29
Interest and dividends from all sources		23,143 86
Received from home office	$35,077 68	
Aggregate Income received during the year in cash		$750,898 15

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$553,773 10	
Deduct salvages and reinsurances	48,785 22	
Net amount paid for losses (all fire)		$504,987 88
Commissions and brokerage		120,954 20
Salaries and other charges of officers, clerks and other employes		60,646 33
State, national and local taxes		18,339 34
All other payments, viz.: Rents, printing, advertising, traveling, legal and all other expense charges		55,670 96
Remitted to home office	$17,277 29	
Aggregate Expenditures during the year in cash		$760,598 71

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$60,272,408	$784,874 29
Written or renewed in 1883	79,309,884	944,559 94
Totals	$139,582,292	$1,729,434 23
Deduct expirations and cancellations	74,338,862	854,839 07
In force December 31, 1883	$65,243,430	$874,595 16
Deduct amount reinsured	2,923,687	41,623 65
Net amount in force	$62,319,743	$832,971 51

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$44,902,585	$631,533 55	1—2	$315,766 78
1882	Two years	151,059	1,435 52	1—4	358 88
1883	Two years	387,901	2,329 63	3—4	1,747 22
1881	Three years	2,673,132	34,279 05	1—6	5,713 18
1882	Three years	3,508,261	41,843 06	1—2	20,921 55
1883	Three years	4,050,698	45,517 02	5—6	37,930 85
1880	Four years	9,787	100 66	1—8	12 58
1881	Four years	366,465	4,056 20	3—8	1,521 08
1882	Four years	234,625	2,582 46	5—8	1,614 04
1883	Four years	260,449	2,100 07	7—8	1,837 55
1879	Five years	263,005	3,425 38	1-10	342 54
1880	Five years	224,165	3,299 61	3-10	989 88
1881	Five years	1,202,239	15,054 12	1—2	7,527 06
1882	Five years	1,813,843	19,228 77	7-10	13,460 14
1883	Five years	2,146,517	24,412 09	9-10	21,970 88
1883	Six years	30,000	169 20	11-12	155 10
1883	Seven years	6,000	105 00	13-14	97 50
1883	Ten years	12,512	112 62	19-20	106 99
1882	Seven years	5,000	200 00	11-14	157 14
1882	Ten years	11,500	127 50	17-20	108 37
	Perpetual risks	60,000	1,060 00	95-100	1,007 00
Totals		$62,319,743	$832,971 51		$433,346 29

Answers to General Interrogatories.

Total premiums received in the United States	$2,126,186 11
Total losses paid in the United States	1,187,311 80
Total amount of fire losses incurred during the year	511,557 02

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Ohio	$123,750 00	$19,299 38
Oregon	61,875 00	8,545 39
Georgia	27,223 50	7,013 07
North Carolina	12,375 00	1,040 45
Virginia	24,750 00	3,330 70

Business in the State of New York during the year.

Fire risks written	$16,170,807 48
Premiums received	118,875 91
Losses paid	81,632 55
Amount of losses incurred	99,989 69
Amount of taxes paid to various fire departments	1,876 84
Amount paid the Comptroller for taxes on premiums	979 31

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

LONDON, ENGLAND.

HENRY E. BOWERS, Resident Manager and Attorney, No. 54 William street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$800,000 00	$990,0000 00	$990,000 00
Cash in bank			200,445 72
Interest due and accrued on stocks and bonds			8,000 00
Premiums in due course of collection			57,804 35
Aggregate amount of all actual, available Assets			$1,256,250 07

II. LIABILITIES.

Net amount of unpaid losses and claims		$62,214 56
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$249,283 67	
Unearned premiums, *pro rata*, on fire risks running more than one year	151,928 64	
Total unearned premiums		401,212 31
All other liabilities, viz.: Commissions and brokerage, $10,221.86; return premiums, $311.84; total		10,533 70
Total Liabilities		$473,960 57

III. INCOME DURING THE YEAR.

Gross cash premiums received	$836,479 41	
Deduct reinsurance, rebate and return premiums	150,966 52	
Net cash received for premiums (all fire)		$685,512 89
Interest and dividends received from all sources		16,141 73
Aggregate Income received during the year in cash		$701,654 62

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$311,751 30	
Deduct salvages and reinsurances	3,164 28	
Net amount paid for losses (all fire)		$308,587 02
Commissions and brokerage		118,400 91
Salaries and other charges of officers, clerks and other employes, including trustee fees		57,910 19
State, national and local taxes		15,445 71
All other payments		38,196 80
Aggregate Expenditures during the year in cash		$538,540 63

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$60,560,482	$595,511 82
Written or renewed in 1883	94,720,449	832,700 29
Totals	$155,280,931	$1,428,212 11
Deduct expirations and cancellations	68,646,550	661,857 50
In force December 31, 1883	$86,634,381	$766,354 61
Deduct amount reinsured	744,699	4,671 35
Net amount in force	$85,889,682	$761,683 26

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$54,035,911	$498,567 35	1—2	$249,283 67
1882	Two years	73,760	360 22	1—4	90 05
1883		73,100	576 76	3—4	432 57
1881	Three years	4,906,334	38,077 08	1—6	6,346 18
1882		7,552,789	54,302 64	1—2	27,151 32
1883		6,753,593	55,156 32	5—6	45,963 60
1880	Four years	26,200	260 20	1—8	32 53
1881		36,400	360 42	3—8	135 15
1882		86,200	844 61	5—8	527 85
1883		113,433	1,051 56	7—8	920 11
1879	Five years	1,217,640	12,188 81	1-10	1,218 88
1880		1,802,877	16,862 71	3-10	5,058 81
1881		2,388,548	21,111 55	1—2	10,555 78
1882		3,718,286	32,375 65	7-10	22,662 95
1883		3,849,310	34,258 73	9-10	30,832 86
Totals		$86,634,382	$766,354 61	.....	$401,212 31

Answers to General Interrogatories.

Total premiums received in the United States	$3,313,106 47
Total losses paid in the United States	1,296,281 14
Total amount of fire losses incurred during the year	338,287 65

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Oregon	$61 875 00	$8,658 27
Georgia	30,937 50	10,258 00
Ohio	123,750 00	22,635 32

Business in the State of New York during the year.

Fire risks written	$46,137,512 00
Premiums received	268,254 61
Losses paid	111,453 95
Amount of losses incurred	124,355 69
Amount of taxes paid to various fire departments	2,613 22
Amount paid the Comptroller for taxes on premiums	1,172 57

HAMBURG-BREMEN FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

FRANCIS O. AFFELD, Resident Manager and Attorney, No. 62 Cedar street, New York.

I. ASSETS.

Loans on bond and mortgage (first liens)	$23,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$547,000 00	$647,163 75	
Chicago, Milwaukee and St. Paul Railroad bonds (Prairie Du Chien Division)	15,000 00	19,650 00	
Chicago and Northwestern R. R. bonds	25,000 00	32,750 00	
Chicago, Burlington and Quincy R. R. bonds	20,000 00	25,800 00	
New York, Lake Erie and Western R. R. bonds	25,000 00	31,750 00	
St. Paul, Minneapolis and Manitoba R. R. bonds	21,000 00	22,785 00	
Central Pacific R. R. bonds	20,000 00	22,600 00	
Kansas Pacific R. R. bonds	20,000 00	21,400 00	
Union Pacific R. R. bonds	20,000 00	22,850 00	
Total par and market values	$713,000 00	$846,748 75	846,748 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Northern Pacific R. R. bonds	$69,000 00	$72,277 50	$60,000 00	
Total amounts	$69,000 00	$72,277 50	$60,000 00	60,000 00
Cash in bank				29,266 36
Premiums in due course of collection				32,090 02
Bills receivable, not matured, taken for premiums				1,619 11
Aggregate amount of all actual, available Assets				$992,724 24

II. LIABILITIES.

Total amount of claims for losses	$50,865 00	
Deduct reinsurance thereon	1,300 00	
Net amount of unpaid losses and claims		$49,565 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$324,974 48	
Unearned premiums, *pro rata*, on fire risks running more than one year	116,166 34	
Total unearned premiums		441,140 82
Total Liabilities		$490,705 82

III. INCOME DURING THE YEAR.

Gross cash premiums received	$881,994 92	
Deduct reinsurance, rebate and return premiums	120,308 20	
Net cash received for premiums (all fire)		$761,686 72
Interest received on bonds and mortgages		1,150 00
Interest and dividends received from all other sources		35,483 07
Aggregate Income received during the year in cash		$798,319 79

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)		$514,226 34
Commissions and brokerage		149,330 70
Salaries, fees and other charges of agents, clerks and other employes		40,039 65
State, national and local taxes		15,306 81
All other payments, viz.: Rent, advertising, printing, stationery, postage, fire patrol, etc.		35,089 33
Return to home office	$44,580 00	
Aggregate Expenditures during the year in cash		$753,992 83

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$57,860,404	$689,849 66
Written or renewed in 1883	79,955,996	886,396 30
Totals	$137,816,400	$1,576,245 96
Deduct expirations and cancellations	70,247,873	729,876 64
In force December 31, 1883	$67,568,527	$846,369 32
Deduct amount reinsured	732,476	8,468 83
Net amount in force	$66,836,051	$837,900 49

Recapitulation of Fire Risks and Premiums.

Year Written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1883	One year or less	$50,784,913	$649,948 97	1—2	$324,974 48
1882	Two years	256,306	2,286 00	1—4	571 50
1883		172,500	2,024 28	3—4	1,518 21
1881	Three years	2,748,436	30,722 37	1—6	5,120 39
1882		3,262,496	39,218 85	1—2	19,609 42
1883		5,604,111	62,321 61	5—6	51,934 67
1880	Four years	15,411	106 01	1—8	13 25
1881		17,550	208 00	3—8	78 00
1882		91,170	729 87	5—8	456 16
1883		72,068	755 31	7—8	660 90
1879	Five years	419,532	5,422 23	1-10	542 22
1880		663,711	8,099 23	3-10	2,429 76
1881		756,359	9,984 85	1—2	4,992 42
1882		1,052,488	14,240 63	7-10	9,968 44
1883		1,651,476	20,301 11	9-10	18,271 00
Totals		$67,568,527	$846,369 32	.....	$441,140 82

Answers to General Interrogatories.

Total amount of fire losses incurred during the year	$513,538 84

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Georgia	$28,687 50	$8,429 91
Ohio	123,875 00	13,541 67
Oregon	57,375 00	18,380 23
Virginia	18,581 25	37,641 19

Business in the State of New York during the year.

Fire risks written	$16,541,012 56
Premiums received	143,034 41
Losses paid	116,585 57
Amount of losses incurred	111,330 57
Amount of taxes paid to the Insurance Department on premiums, under reciprocal law	2,527 64
Amount of taxes paid to various fire departments	
Amount paid the Comptroller for taxes on premiums	
Amount paid the Comptroller for taxes on capital stock	

IMPERIAL FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

Resident Manager and Attorney, RICHARD D. ALLIGER, No. 33 Pine Street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered	$250,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$734,300 00	$905,114 13	
Tennessee State bonds	20,000 00	7,600 00	
Virginia State bonds	71,600 00	25,060 00	
West Virginia State deferred certificates	28,666 66	1,146 68	
Certificate Deposit, Union Trust Co., New York	31,226 94	31,226 94	
Total par and market values	$885,793 60	$970,147 75	970,147 75
Cash in office, $307.77; in bank, $26,244.09; total			26,551 86
Interest due and accrued on stocks and bonds			395 30
Premiums in due course of collection			102,017 96
All other assets			3,791 67
Aggregate amount of all actual, available Assets			$1,352,904 54

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$12,523 21	
Losses unadjusted, including all reported and supposed losses	48,662 25	
Losses resisted, including interest, costs and expenses	21,715 15	
Total amount of claims for losses	$82,900 61	
Deduct reinsurance thereon	125 00	
Net amount of unpaid losses and claims		$82,775 61

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$460,229 06	
Unearned premiums, *pro rata*, on fire risks running more than one year	168,203 99	
Total unearned premiums		628,433 05
All other liabilities		16,376 46
Total Liabilities		$727,585 12

III. INCOME DURING THE YEAR.

Gross cash premiums received	$1,328,314 79	
Deduct reinsurance, rebate and return premiums	208,966 80	
Net cash received for premiums (all fire)		$1,119,347 99
Interest and dividends received from all sources		28,294 71
Received for rent		22,600 00
Received from home office	$10,840 67	
Aggregate Income received during the year in cash		$1,170,242 70

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$700,767 51	
Deduct salvages and reinsurances	20,998 63	
Net amount paid for losses (all fire)		$679,768 88
Commissions and brokerage		175,748 15
Salaries and other charges of officers, clerks and other employes		104,931 01
State, national and local taxes		35,691 16
All other payments and expenditures		11,109 51
Returned to home office	$44,301 93	
Aggregate Expenditures during the year in cash		$1,007,248 71

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$66,781,959	$781,939 54
Written or renewed in 1883	108,908,521	1,311,553 82
Totals	$175,690,480	$2,093,493 36
Deduct expirations and cancellations	78,214,437	892,550 55
In force December 31, 1883	$97,476,043	$1,200,942 81
Deduct amount reinsured	1,251,598	16,604 87
Net amount in force	$96,224,445	$1,184,337 94

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$70,336,620	$920,458 12	1—2	$460,229 06
1882	Two years	123,574	439 06	1—4	109 77
1883	Two years	363,741	3,742 68	3—4	2,807 01
1881	Three years	2,450,623	25,092 16	1—6	4,182 02
1882	Three years	3,771,809	36,910 37	1—2	18,455 18
1883	Three years	7,047,537	73,637 92	5—6	61,364 93
1880	Four years	355,062	3,949 52	1—8	493 69
1881	Four years	417,814	4,024 42	3—8	1,509 16
1882	Four years	646,800	6,711 42	5—8	4,192 61
1883	Four years	1,074,321	10,874 98	7—8	9,515 61
1879	Five years	603,697	6,569 76	1-10	656 98
1880	Five years	890,565	10,461 70	3-10	3,138 51
1881	Five years	1,363,756	14,311 04	1—2	7,155 52
1882	Five years	3,232,981	29,081 74	7-10	20,357 22
1883	Five years	3,545,515	38,073 05	9-10	34,265 75
Totals		$96,224,445	$1,184,337 94		$628,433 05

Answers to General Interrogatories.

Total premiums received in the United States	$10,201,866 23
Total losses paid in the United States	6,864,143 13
Total amount of fire losses incurred during the year	690,341 50

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Ohio	$148,650 00	$31,414 68
Virginia	61,937 50	31,336 85
Oregon	61,937 50	3,739 89
Georgia	30,968 75	25,157 80
North Carolina	12,387 50	10,433 36

Business in the State of New York during the year.

Fire risks written	$27,615,589 93
Premiums received	281,210 38
Losses paid	159,964 27
Amount of losses incurred	151,063 40

LANCASHIRE INSURANCE COMPANY.

MANCHESTER, ENGLAND.

Resident Manager and Attorney, HENRY ROBERTSON, No. 40 Pine street, New York

I. ASSETS.

Stocks, Bonds, etc., owned by the Company

	Par value.	Market value.	
United States bonds	$1,162,700 00	$1,360,464 12	$1,360,464 12
Cash in office, $201.50; in bank, $36,148.27; total			36,349 77
Premiums in due course of collection			58,500 73
Aggregate amount of all actual, available Assets			$1,455,314 62

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$42,969 53	
Losses unadjusted, including all reported and supposed losses	67,381 68	
Losses resisted, including interest, costs and expenses	37,330 12	
Net amount of unpaid losses and claims		$147,681 33
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$473,376 10	
Unearned premiums, *pro rata*, on fire risks running more than one year	179,035 73	
Total unearned premiums		652,411 83
Total unearned premiums, Scottish Commercial Insurance Co		359 34
Total unearned premiums, Lancashire consideration policies issued to replace Scottish Commerce policies		1,865 57
All other liabilities, viz.: Taxes and assessments, $8,500; commissions and brokerage, $3,000; total		11,500 00
Total Liabilities		$813,818 07

III. INCOME DURING THE YEAR.

Gross cash premiums received	$1,301,068 61	
Deduct reinsurance, rebate and return premiums	209,612 98	
Net cash received for premiums (all fire)		$1,091,455 63
Interest received on bonds and mortgages and interest and dividends from all other sources		59,860 57
Aggregate Income received during the year in cash		$1,151,316 20

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$766,483 41
Commissions and brokerage	167,448 32
Salaries and other charges of officers, clerks and other employes	153,288 17
State, national and local taxes	28,152 38
Aggregate Expenditures during the year in cash	$1,115,372 28

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$113,630,529	$1,254,035 34
Written or renewed in 1883	127,955,734	1,307,235 61
Totals	$241,586,263	$2,561,270 95
Deduct those expired and marked off as terminated	119,604,595	1,246,347 17
In force December 31, 1883	$121,981,668	$1,314,923 78
Deduct amount reinsured	2,728,396	25,264 60
Net amount in force	$119,253,272	$1,289,659 18

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$85,385,340	$946,752 20	1—2	$473,376 10
1882	Two years	109,295	1,100 24	1—4	275 06
1883	Two years	104,692	1,864 40	3—4	1,398 30
1881	Three years	7,068,959	71,271 33	1—6	11,878 55
1882	Three years	7,870,755	77,324 79	1—2	38,662 39
1883	Three years	9,034,207	79,976 08	5—6	66,646 73
1880	Four years	274,925	2,894 85	1—8	361 85
1881	Four years	119,958	1,143 93	3—8	428 97
1882	Four years	106,260	1 095 42	5—8	684 63
1883	Four years	163,621	1,863 82	7—8	1,630 85
1879	Five years	1,275,274	15,032 92	1-10	1,503 29
1880	Five years	1,594,987	19,922 44	3-10	5,976 72
1881	Five years	1,696,689	20,018 93	1—2	10,009 46
1882	Five years	2,121,438	24 395 52	7-10	17,076 85
1883	Five years	2,326,872	25,002 31	9-10	22,502 08
Totals		$119,253,272	$1,289,659 18		$652,411 83

Answers to General Interrogatories.

Total premiums received in the United States	$8,361,604 00
Total losses paid in the United States	5,006,064 00
Total amount of fire losses incurred during the year	796,573 88

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Ohio	$248,875 00	$35,000 00
Georgia	38,718 00	13,200 00
North Carolina	12,362 00	9,000 00
Oregon	57,437 00	7,000 00

Business in the State of New York during the year.

Fire risks written	$37,284,847 00
Premiums received	253,720 33
Losses paid	137,043 80
Amount of losses incurred	138,051 60
Amount of taxes paid to various fire departments	2,739 49
Amount paid the Comptroller for taxes on premiums	1,688 63

LION FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

M. BENNETT, JR., Resident Manager, Hartford, Conn.

Attorney for the State of New York, WILLIAM A. SCOTT, No. 170 Broadway, New York.

I. ASSETS.

Loans on bond and mortgage (first liens)	$63,250 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$400,000 00	$496,000 00	496,000 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Adams Express Co. stock	$8,000 00	$10,160 00		
Wells, Fargo & Co. stock	5,000 00	5,750 00		
Travelers' Insurance Co. stock	200 00	580 00		
American Express Co. stock	500 00	450 00		
Ætna Insurance Co. stock	800 00	1,760 00		
Wabash, St. Louis & Pac. R. R. stk.	10,000 00	1,800 00		
United States Express Co. stock	11,000 00	6,270 00	$40,000 00	
Connecticut Fire Ins. Co. stock	2,600 00	3,120 00		
Chicago, Bur. & Quincy R. R. bonds	10,000 00	8,850 00		
Cleveland, Col., C. & I. R. R. stock.	10,000 00	6,400 00		
Beloit & Madison R. R. Co. bonds	2,000 00	2,200 00		
Pacific Mail Steamship Co. stock	10,000 00	4,000 00		
Ninth Nat. Bank of New York stk.	5,000 00	6,250 00		
Collins Co. stock	320 00	358 00		
Chicago and Alton R. R. Co. stock.	5,000 00	6,600 00	4,500 00	
Chicago and Alton R. R. Co. stock.	5,000 00	6,600 00	4,500 00	
N. Y., N. H. & Hart R. R. Co. stock	1,400 00	2,450 00	800 00	
Hartford Fire Insurance Co. stock	9,800 00	26,950 00	15,000 00	
Willimantic Linen Co. stock	175 00	350 00	300 00	
Chicago, Bur. & Q. R. R. Co. stock.	1,900 00	2,280 00		
Chicago City Ry. Co stock	1,700 00	5,100 00	9,000 00	
Russell & Erwin Mfg. Co. stock	2,400 00	3,600 00		
Collins Co. stock	2,000 00	2,240 00		
Willimantic Linen Co. stock	2,025 00	3,828 00	4,500 00	
Phœnix Fire Ins. Co. stock	1,000 00	1,640 00		
Chicago & Alton R. R. Co. stock	1,000 00	1,320 00	2,500 00	
N. Y. & Harlem R. R. Co. stock	1,500 00	5,700 00		
Meriden Britannia Co. stock	5,000 00	20,000 00	10,000 00	
Ætna Insurance Co. stock	800 00	1,760 00	2,000 00	
Hartford Fire Ins. Co. stock	500 00	1,375 00		
Willimantic Linen Co. stock	5,000 00	9,450 00	7,000 00	
Mortgage bonds, Davis county, Kan.	500 00	500 00	1,600 00	
Mortgage bonds, Butler Co., Kan.	1,200 00	1,200 00		
Mortgage bonds, Lyon county, Kan.	1,500 00	1,500 00		
Total amounts	$124,820 00	$162,391 00	$101,700 00	101,700 00

Cash in office, $205.34; in bank, $57,502.28; total	57,707 62
Premiums in due course of collection	57,486 56
Aggregate amount of all actual, available Assets	$776,144 18

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$8,450 00	
Losses unadjusted, including all reported and supposed losses	29,350 00	
Net amount of unpaid losses and claims		$37,800 00

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$159,151 58	
Unearned premiums, *pro rata*, on fire risks running more than one year	31,060 57	
Total unearned premiums		$190,212 15
Commissions and brokerage		5,902 40
Total Liabilities		$233,914 55

III. INCOME DURING THE YEAR.

Gross cash premiums received	$673,103 06	
Deduct reinsurance, rebate and return premiums	284,888 60	
Net cash received for premiums (all fire)		$388,214 46
Interest received on bonds and mortgages		3,028 34
Interest and dividends received from all other sources		21,869 04
Aggregate Income received during the year in cash		$413,111 84

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)		$224,677 97
Commissions and brokerage		57,995 28
Salaries and other charges of officers, clerks and other employes		40,422 24
State, national and local taxes		10,114 16
All other payments		22,402 89
Remitted to home office	$12,577 77	
Aggregate Expenditures during the year in cash		$365,612 54

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$34,637,882	$348,347 46
Written or renewed during the year	56,323,406	660,566 26
Totals	$90,961,288	$1,008,913 72
Deduct those expired and marked off as terminated	53,526,485	507,012 54
In force at the end of the year	$37,434,803	$501,901 18
Deduct amount reinsured	8,868,329	128,031 12
Net amount in force	$28,566,474	$373,870 06

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premium unearned.
1883	One year or less	$24,044,281	$318,303 16	1—2	$159,151 58
1882	Two years	62,292	356 22	1—4	89 06
1883	Two years	65,725	785 32	3—4	588 99
1881	Three years	996,902	12,796 02	1—6	2,132 67
1882	Three years	1,240,321	12,994 37	1—2	6,497 19
1883	Three years	1,312,854	17,646 11	5--6	14,705 10
1881	Four years	17,350	197 28	3—8	73 98
1882	Four years	40,405	501 35	5—8	313 35
1880	Five years	83,850	908 18	3-10	272 45
1881	Five years	297,700	3,615 16	1—2	1,807 58
1882	Five years	238,303	3,050 04	7-10	2,135 03
1883	Five years	166,491	2,716 85	9-10	2,445 17
Totals		$28,566,474	$373,870 06		$190,212 15

Answers to General Interrogatories.

Total premiums received in the United States	$1,224,869 84
Total losses paid in the United States	626,286 81
Total amount of fire losses incurred during the year	247,816 51

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Ohio	$100,000 00	$12,087 43
Oregon	50,000 00	10,639 68
Georgia	25,000 00	10,718 97
Virginia	15,000 00	18,607 29
North Carolina	10,000 00	2,411 16

Business in the State of New York during the year.

Fire risks written	$5,021,320 00
Premiums received	57,271 15
Losses paid	28,429 96
Amount of losses incurred	29,569 61

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

JAMES E. PULSFORD, Resident Manager and Attorney, No. 45 William street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered	$1,145,000 00
Loans on bond and mortgage (first liens)	1,395,493 24
Interest due and unpaid on bond and mortgage loans	11,355 00
Interest accrued thereon	18,266 43

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$1,410,000 00	$1,742,380 00	
New York State bonds	45,000 00	52,650 00	
Richmond City bonds	5,000 00	6,725 00	
Mississippi State pay warrants	20,000 00	20,000 00	
New York City bonds	50,000 00	60,500 00	
Boston City bonds	193,000 00	223,150 00	
Total par and market values	$1,723,000 00	$2,105,405 00	2,105,405 00
Cash in bank			676,569 34
Interest due and accrued on stocks and bonds			1,100 00
Interest due and accrued on collateral loans			362 78
Premiums in due course of collection			395,067 99
All other assets, viz.: Rents due and accrued, $2,008.72; loans on life policies, $19,925; all other assets, $1,406.21; total			23,339 93
Aggregate amount of all actual, available Assets			$5,771,959 71

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$14,645 62	
Losses unadjusted, including all reported and supposed losses	320,001 41	
Losses resisted, including interest, costs and expenses	52,339 10	
Total amount of claims for losses	$386,986 13	
Deduct reinsurance thereon	60,080 53	
Net amount of unpaid losses and claims		$326,905 60
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$1,383,169 67	
Unearned premiums, *pro rata*, on fire risks running more than one year	974,532 06	
Total unearned premiums		2,357,701 73

Amount reclaimable on perpetual fire policies	$318,201 99
Net premium reserve and all other liabilities except capital	102,708 26
All other liabilities, viz.: Commissions and brokerage, $54,633.49; due for reinsurance, $35,297.36; total	89,930 85
Total Liabilities	$3,195,448 43

III. INCOME DURING THE YEAR.

Gross cash premiums received	$4,288,061 27	
Deduct reinsurance, rebate and return premiums	885,042 14	
Net cash received for premiums (all fire)		$3,403,019 13
Interest received on bonds and mortgages		60,863 64
Interest and dividends received from all other sources		91,610 60
Received for rent		50,347 61
Received from home office	$11,782 10	
Aggregate Income received during the year in cash		$3,605,840 98

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$2,259,734 81	
Deduct salvages and reinsurances	230,218 63	
Net amount paid for losses (all fire)		$2,029,516 18
Commissions and brokerage		585,078 29
Salaries and other charges of officers, clerks and other employes		167,322 36
State, national and local taxes		57,000 61
All other payments		184,359 29
Returned to home office	$402,370 47	
Aggregate Expenditures during the year in cash		$3,023,276 73

VI. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force December 31, 1882	$471,823,052	$4,183 300 76
Written or renewed in 1883	528,439,136	4,360,753 77
Totals	$1,000,262,188	8,544,054 53
Deduct expirations and cancellations	456,440,678	3,625,152 28
In force December 31, 1883	$543,821,510	4,918,902 25
Deduct amount reinsured	45,446,402	363,874 12
Net amount in force	$498,375,108	$4,555,028 13

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$297,024,610	$2,766,339 34	1—2	$1,383,169 67
1882	Two years	2,382,996	25,942 44	1—4	6,485 61
1883		4,117,195	25,588 94	3—4	19,191 70
1881	Three years	32,916,532	302,623 04	1—6	50,437 17
1882		34,226,556	292,062 67	1—2	146,031 33
1883		40,777,295	372,738 27	5—6	310,615 23
1880	Four years	745,370	6,870 63	1—8	858 83
1881		646,214	6,002 18	3—8	2,250 82
1882		1,309,246	10,176 56	5—8	6,360 35
1883		2,497,137	14,053 27	7—8	12,296 61
1879	Five years	9,844,218	101,308 92	1-10	10,130 89
1880		9,509,282	99,152 74	3-10	29,745 82
1881		12,518,882	124,076 08	1—2	62,038 04
1882		19,926,337	183,043 56	7-10	128,130 49
1883		19,019,582	184,979 91	9-10	166,481 92
	Over five years and perpetual and interest premiums	10,913,656	40,069 58	.....	23,477 25
Totals		$498,375,108	$4,555,028 13	.....	$2,357,701 73

Answers to General Interrogatories.

Total premiums received in the United States	$55,593,914 29
Total losses paid in the United States	33,258,443 62
Total amount of fire losses incurred during the year	1,998,987 75

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

New York	$300,000 00
Ohio	100,000 00
Oregon	50,000 00
Georgia	25,000 00
Virginia	45,000 00
Mississippi	25,000 00
North Carolina	10,000 00

Business in the State of New York during the year.

Fire risks written	$127,930,511 00
Premiums received	782,196 64
Losses paid	473,981 19
Amount of losses incurred	448,607 46
Amount of taxes paid to various fire departments	11,105 65
Amount paid the Comptroller for taxes on premiums	4,002 86

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

JAMES YEREANCE, Resident Manager and Attorney, No. 46 Pine street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$570,000 00	$674,700 00	
Chi. and North West. R. R. Co. Consol. gold bonds,	75,000 00	93,375 00	
N. Y. Cen and H. R. R. R. Co., 1st mortgage bonds	75,000 00	97,500 00	
N. Y. and Harlem R. R. Co., 1st mortgage bonds...	100,000 00	130,000 00	
Chi., Burl'n and Quincy R. R. Co., 1st mort. bonds,	100,000 00	90,250 00	
Delaware and Hudson R. R. Co., 1st mort. bonds...	75,000 00	84,150 00	
Chi., Rock Island and Pac. R. R. Co., 1st mort. b'ds	15,000 00	18,900 00	
Lake Shore and Mich. S. R. R. Co., 1st mort. bonds	30,000 00	38,550 00	
Total par and market values	$1,040,000 00	$1,227,425 00	$1,227,425 00
Cash in office, $9,951.20; in bank, $48,221.88; total			58,173 08
Interest due and accrued on stocks and bonds			8,540 94
Premiums in due course of collection			104,407 86
Aggregate amount of all actual, available Assets			$1,398,546 88

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$7,866 43	
Losses unadjusted, including all reported and supposed losses	102,493 08	
Losses resisted, including interest, costs and expenses	9,215 00	
Total amount of claims for losses	$119,574 51	
Deduct reinsurance thereon	500 00	
Net amount of unpaid losses and claims		$119,074 51
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$467,306 24	
Unearned premiums, *pro rata*, on fire risks running more than one year	254,382 87	
Total unearned premiums		721,689 11

Amount reclaimable on perpetual fire policies	$180 00
Salaries and other miscellaneous expenses, due and accrued	6,006 08
All other liabilities	25,827 57
Total Liabilities	$872,777 27

III. INCOME DURING THE YEAR.

Gross cash premiums received	$1,358,956 55	
Deduct reinsurance, rebate and return premiums	209,886 23	
Net cash received for premiums (all fire)		$1,149,070 32
Interest and dividends received from all sources		38,056 87
Deposit premiums received on perpetual fire risks	$180 00	
Aggregate Income received during the year in cash		$1,187,127 19

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$805,565 10	
Deduct salvages and reinsurances	25,424 64	
Net amount paid for losses (all fire)		$780,140 46
Commissions and brokerage		212,961 45
Salaries and other charges of officers, clerks and other employes		55,220 82
State, national and local taxes		26,511 64
All other payments		68,545 80
Aggregate Expenditures during the year in cash		$1,143,380 17

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$112,841,123	$1,092,478 12
Written or renewed in 1883	152,718,852	1,377,298 31
Totals	$265,559,975	$2,469,776 43
Deduct expirations and cancellations	125,895,819	1,043,255 67
In force December 31, 1883	$139,664,156	$1,426,520 76
Deduct amount reinsured	4,445,469	52,999 87
Net amount in force	$135,218,687	$1,373,520 89

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$84,527,163 47	$934,612 48	1—2	$467,306 24
1882	Two years	211,210 00	2,722 12	1—4	680 53
1883	Two years	492,036 00	3,740 78	3—4	2,805 58
1881	Three years	8,710,541 00	73,421 76	1—6	12,236 95
1882	Three years	13,371,324 33	100,106 84	1—2	50,053 41
1883	Three years	16,647,938 66	129,268 14	5—6	107,723 44
1880	Four years	147,422 50	1,418 17	1—8	177 27
1881	Four years	133,287 00	1,420 39	3—8	532 64
1882	Four years	109,916 66	1,332 89	5—8	833 05
1883	Four years	270,258 33	2,893 89	7—8	2,532 14
1879	Five years	937,277 00	11,116 80	1-10	1,111 67
1880	Five years	1,171,259 09	15,833 34	3-10	4,750 00
1881	Five years	1,619,862 00	19,282 39	1—2	9,641 18
1882	Five years	3,082,314 20	32,992 80	7-10	23,094 96
1883	Five years	3,626,776 76	38,678 72	9-10	34,810 83
1881	Six years	1,500 00	37 50	7-12	21 88
1882	Six years	5,000 00	225 00	9-12	168 75
1882	Six years	8,000 00	121 78	11-12	111 63
1880	Seven years	45,100 00	1,480 00	7-14	740 00
1881	Seven years	11,000 00	279 75	9-14	179 84
1882	Seven years	63,500 00	1,335 35	11-14	1,049 20
1883	Seven years	11,000 00	422 50	13-14	392 32
1883	Nine years	2,000 00	140 00	17-18	132 22
1882	Ten years	1,500 00	22 50	17-20	19 13
1883	Ten years	1,500 00	15 00	19-20	14 25
1880	Ninety years	10,000 00	600 00	95-100	570 00
Totals		$135,218,687 00	$1,373,520 89	.....	$721,689 11

Answers to General Interrogatories.

Total premiums received in the United States	$4,262,882 55
Total losses paid in the United States	2,648,207 54
Total amount of fire losses incurred during the year	807,499 49

Amounts deposited in various States and countries for the protection of policyholders, as follows, viz.:

New York	$295,000 00
Ohio	100,000 00
Virginia	50,000 00
Oregon	50,000 00
Georgia	25,000 00
North Carolina	10,000 00

Business in the State of New York during the year.

Fire risks written	$56,526,670 00
Premiums received	329,545 71
Losses paid	224,163 91
Amount of losses incurred	227,512 81
Amount of taxes paid to various fire departments	7,750 77
Amount paid the Comptroller for taxes on premiums	2,092 56

LONDON AND PROVINCIAL FIRE INSURANCE COMPANY (LIMITED).

LONDON, ENGLAND.

JOHN C. MILLS, Resident Attorney and Manager, No. 33 Pine street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$330,000 00	$336,650 00	$336,650 00
Cash in bank			133,543 05
Premiums in due course of collection			40,455 52
Aggregate amount of all actual, available Assets			$510,648 57

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$35,444 90	
Losses unadjusted, including all reported and supposed losses	32,294 54	
Total amount of claims for losses	$67,739 44	
Deduct reinsurance thereon	7,113 58	
Net amount of unpaid losses and claims		$60,625 86
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$172,153 12	
Unearned premiums, *pro rata*, on fire risks running more than one year	56,003 62	
Total unearned premiums		228,156 74
Commissions and brokerage		1,677 13
Total Liabilities		$290,459 73

III. INCOME DURING THE YEAR.

Gross cash premiums received	$554,006 04	
Deduct reinsurance, rebate and return premiums	125,738 24	
Net cash received for premiums (all fire)		$428,267 80
Interest and dividends received from all sources		9,342 05
Received from home office	$125,000 00	
Aggregate Income received during the year in cash		$437,609 85

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$324,565 78	
Deduct salvages and reinsurances	4,707 73	
Net amount paid for losses (all fire)		$319,858 05
Commissions and brokerage		53,197 56
Salaries and other charges of officers, clerks and other employes		27,235 00
State, national and local taxes		13,417 06
All other payments		49,007 08
Returned to home office	$35,967 44	
Aggregate Expenditures during the year in cash		$462,714 75

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$30,748,060	$345,103 60
Written or renewed in 1883	48,739,837	567,317 89
Totals	$79,487,897	$912,421 49
Deduct expirations and cancellations	40,271,084	467,219 72
In force December 31, 1883	$39,216,813	$445,201 77
Deduct amount reinsured	994,589	11,484 88
Net amount in force	$38,222,224	$433,716 89

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$29,605,230	$344,306 24	1—2	$172,153 12
1882	Two years	1,772,839	18,921 01	1—4	4,730 25
1883	Two years	73,557	553 56	3—4	415 17
1882	Three years	1,904,623	18,651 35	1—2	9,325 67
1883	Three years	1,855,863	21,956 05	5—6	18,296 71
1882	Four years	106,150	965 94	5—8	603 71
1883	Four years	130,889	1,385 22	7—8	1,212 07
1882	Five years	1,416,382	14,298 76	7-10	10,009 15
1883	Five years	1,356,711	12,678 76	9-10	11,410 89
Totals		$38,222,244	$433,716 89	.....	$228,156 74

Answers to General Interrogatories.

Total premiums received in the United States	$767,352 30
Total losses paid in the United States	415,610 49
Total amount of fire losses incurred during the year	358,105 34
Amount deposited in the State of New York for the protection of policyholders	200,000 00

Business in the State of New York during the year

Fire risks written	$13,937,181 00
Premiums received	125,537 92
Losses paid	95,950 73
Amount of losses incurred	110,329 63
Amount of taxes paid to various fire departments	1,291 66
Amount paid the Comptroller for taxes on premiums	1,100 98

LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

BENONI LOCKWOOD, Resident Manager and Attorney, No. 88 Wall street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$1,160,000 00	$1,334,100 00	$1,334,100 00
Cash in office, $607.77; in bank, $24,034.48; total			24,642 25
Interest due and accrued on stocks and bonds			4,237 50
Premiums in due course of collection			53,808 62
Aggregate amount of all actual, available Assets			$1,416,788 37

II. LIABILITIES.

Net amount of unpaid losses and claims		$88,000 00
Unearned premiums, at 50 per cent, of premiums on fire risks running one year or less	$326,252 48	
Unearned premiums, *pro rata*, on fire risks running more than one year	254,200 73	
Total unearned premiums		580,453 21
Amount reclaimable on perpetual fire policies		1,856 30
All other liabilities, viz.: Commissions and brokerage, $1,104.39; miscellaneous, $733.98; total		1,838 37
Total Liabilities		$672,147 88

III. INCOME DURING THE YEAR.

Gross cash premiums received	$1,011,392 64	
Deduct reinsurance, rebate and return premiums	220,495 55	
Net cash received for premiums (all fire)		$790,897 09
Interest and dividends received from all other sources		52,275 00
Aggregate Income received during the year in cash		$843,172 09

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)		$616,967 58
Commissions and brokerage		148,009 63
Salaries and other charges of officers, clerks and other employes		36,284 27
State, national and local taxes		29,109 97
All other payments, viz.: Rent, stationery, advertising, and general expenses		58,281 29
Returned to home office	$15,563 51	
Aggregate Expenditures during the year in cash		$888,652 74

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$112,829,136	$1,144,271 70
Written or renewed in 1883	110,194,468	1,027,313 20
Totals	$223,023,604	$2,171,584 90
Deduct expirations and cancellations	105,631,375	1,013,364 43
In force December 31, 1883	$117,392,229	1,158,220 47
Deduct amount reinsured	8,134,380	29,874 99
Net amount in force	$109,257,849	$1,128,345 48

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$62,252,051	$652,504 96	1—2	$326,252 48
1882	Two years	2,209	1,529 35	1—4	382 34
1883		92,755	1,177 27	3—4	882 95
1881	Three years	8,138,324	75,582 95	1—6	12,597 15
1882		8,838,447	84,884 18	1—2	42,442 09
1883		9,614,970	93,832 48	5—6	78,193 70
1880	Four years	232,705	2,380 66	1—8	297 55
1881		182,057	1,897 25	3—8	711 45
1882		237,479	2,780 29	5—8	1,737 65
1883		234,973	2,602 13	7—8	2,276 82
1879	Five years	2,408,823	25,383 05	1-10	2,538 30
1880		3,428,801	38,898 69	3-10	11,669 58
1881		4,089,212	44,183 89	1—2	22,091 94
1882		5,048,771	52,498 34	7-10	36,748 83
1883		4,374,390	46,255 97	9-10	41,630 38
	Over five years	86,300	1,954,02		1,856 30
Totals		$109,257,849	$1,128,345 48		$582,309 51

Business in the State of New York during the year.

Fire risks written	$30,667,865 00
Premiums received	159,159 08
Losses paid	125,758 07
Amount of losses incurred	127,669 00

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

LONDON, ENGLAND, AND EDINBURGH, SCOTLAND.

CHARLES E. WHITE and SAMUEL P. BLAGDEN, Resident Managers, No. 54 William street New York.

Attorney for the State of New York, SAMUEL P. BLAGDEN, No. 54 William street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$1,843,000 00	$2,198,388 75	
New York Central and Hudson River R. R. bonds	500,000 00	650,000 00	
New York County Assessment Fund stock	22,000 00	29,700 00	
New York County Soldiers Bounty Fund bond	9,000 00	11,700 00	
New York City Croton Water Main bond	10,000 00	13,300 00	
New York City Parks Improvement fund	5,000 00	6,700 00	
New York City Consolidated stock	3,000 00	3,870 00	
South Carolina coupon bonds	12,500 00	13,125 00	
Alabama State coupon bonds	10,000 00	8,337 50	
Tennessee State bonds	25,124 80	10,474 88	
Virginia State bonds	46,300 00	20,835 00	
Virginia State deferred certificates	18,666 67	1,680 00	
Total par and market values	$2,504,591 47	$2,968,111 13	$2,968,111 13
Cash in office, $410.46 ; in bank, $143,819.77 ; total			144,230 23
Interest due and accrued on stocks and bonds			33,494 45
Premiums in due course of collection			118,301 00
All other assets			289 45
Aggregate amount of all actual, available Assets			$3,264,426 26

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$43,899 70	
Losses unadjusted, including all reported and supposed losses	42,888 40	
Losses resisted, including interest, costs and expenses	77,554 78	
Net amount of unpaid losses and claims		$164,342 88
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$654,896 40	
Unearned premiums, *pro rata*, on fire risks running more than one year	566,099 67	
Total unearned premiums		1,220,996 07
Total Liabilities		$1,385,338 95

III. INCOME DURING THE YEAR.

Gross cash premiums received	$2,048,002 22	
Deduct reinsurance, rebate and return premiums	360,391 31	
Net cash received for premiums (all fire)		$1,687,610 91
Interest and dividends received from all sources		107,050 13
Aggregate Income received during the year in cash		$1,794,661 04

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$1,194,284 65
Commissions and brokerage	244,323 76
Salaries and other charges of officers, clerks and other employes	119,794 68
State, national and local taxes	46,157 79
All other payments and expenditures	125,985 66
Aggregate Expenditures during the year in cash	$1,730,546 54

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$234,960,356	$2,040,053 71
Written or renewed in 1883	260,018,551	2,055,812 28
Totals	$494,978,907	$4,095,865 99
Deduct expirations and cancellation	243,588,639	1,788,786 47
Net amount in force	$251,390,268	$2,307,079 52

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$133,327,040	$1,309,792 79	1—2	$654,896 40
1882	Two years	5,814,139	33,206 94	1—4	8,301 74
1883		2,806,048	24,387 64	3—4	18,215 73
1881	Three years	14,318,230	117,870 99	1—6	19,645 16
1882		24,969,994	183,852 79	1—2	91,926 40
1883		24,291,221	202,011 91	5—6	168,343 26
1880	Four years	469,692	4,680 26	1—8	585 03
1881		504,055	4,720 22	3—8	1,770 08
1882		2,280,265	19,900 64	5—8	12,437 90
1883		2,327,173	22,743 31	7—8	19,900 40
1879	Five years	4,903,128	51,062 31	1-10	5,106 23
1880		5,025,105	50,738 87	3-10	15,221 66
1881		7,343,964	65,760 34	1—2	32,880 17
1882		12,713,709	115,197 74	7-10	80,638 42
1883		10,296,505	101,252 77	9-10	91,127 49
Totals		$251,390,268	$2,307,079 52		$1,220,996 07

Answers to General Interrogatories.

Total premiums received in the United States	$21,433,386 00
Total losses paid in the United States	14,176,152 00
Total amount of fire losses incurred during the year	1,210,098 17

Amount deposited in various States and countries for the protection of policy-holders as follows, viz.:

	Deposits.	Liabilities.
Ohio	$134,000 00	$69,168 00
Oregon	65,620 00	12,933 00
Virginia	52,190 00	25,149 00
Georgia	28,718 75	21,668 00
North Carolina	13,500 00	18,637 00

Business in the State of New York during the year.

Fire risks written	$87,810,084 00
Premiums received	383,809 00
Losses paid	311,269 00
Amount of losses incurred	322,606 00
Amount of taxes paid to various fire departments	7,085 58
Amount paid the Comptroller for taxes on premiums	2,940 95

NORTH GERMAN FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

JULIUS CLAUSSEN, Resident Manager and Attorney, No. 202 Broadway, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$356,000 00	$379,680 00	$379,680 00
Cash in office and in hands of Pacific Coast Department, $22,870.96; in bank, $21,163.86; total			44,034 82
Premiums in due course of collection			16,659 29
All other assets			1,163 68
Aggregate amount of all actual, available Assets			$441,537 79

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$6,641 00	
Losses unadjusted, including all reported and supposed losses	18,774 00	
Total amount of claims for losses	$25,415 00	
Deduct reinsurance thereon	3,023 00	
Net amount of unpaid losses and claims		$22,392 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$128,284 50	
Unearned premiums, *pro rata*, on fire risks running more than one year	28,368 82	
Total unearned premiums		156,653 32
Total Liabilities		$179,045 32

III. INCOME DURING THE YEAR.

Gross cash premiums received	$389,667 67	
Deduct reinsurance, rebate and return premiums	89,812 46	
Net cash received for premiums (all fire)		$299,855 21
Interest received on bonds		11,030 62
Aggregate Income received during the year in cash		$310,885 83

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$247,648 12	
Deduct salvages and reinsurances	41,103 28	
Net amount paid for losses (all fire)		$206,544 84
Commissions and brokerage		59,480 81
Salaries and other charges of officers, clerks and other employes		16,066 46
State, national and local taxes		7,253 74
All other payments, viz.: Rent, printing, stationery, advertising and miscellaneous expenses		18,071 78
Aggregate Expenditures during the year in cash		$307,417 63

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$20,858,567	$267,667 09
Written or renewed in 1883	30,046,952	388,554 05
Totals	$50,905,519	$656,221 14
Deduct expirations and cancellations	24,727,638	307,035 25
In force December 31, 1883	$26,177,881	$349,185 89
Deduct amount reinsured	2,536,131	41,360 47
Net amount in force	$23,641,750	$307,825 42

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$19,286,902	$256,568 99	1–2	$128,284 50
1882	Two years	365,472	3,537 51	1–4	884 38
1883	Two years	215,489	2,008 85	3–4	1,506 63
1881	Three years	790,718	8,306 37	1–6	1,384 40
1882	Three years	605,904	7,386 13	1–2	3,693 07
1883	Three years	1,280,850	16,157 34	5–6	13,464 45
1880	Four years	4,500	50 30	1–8	6 29
1881	Four years	76,350	668 80	3–8	250 80
1882	Four years	45,000	305 75	5–8	191 09
1883	Four years	14,500	94 28	7–8	82 50
1879	Five years	131,730	1,768 35	1–10	176 83
1880	Five years	236,498	2,611 22	3–10	783 37
1881	Five years	248,282	2,967 73	1–2	1,483 86
1882	Five years	131,837	1,966 28	7–10	1,376 40
1883	Five years	213,718	3,427 52	9–10	3,084 75
Totals		$23,641,750	$307,825 42	.....	$156,658 32

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,474,163 63
Total losses paid since organization	1,062,351 72
Total amount of fire losses incurred during the year	218,779 22
Amounts deposited in various States and countries for the protection of policy-holders	379,680 00

Business in the State of New York during the year.

Risks written	$6,216,993 45
Premiums received	49,244 17
Losses paid	25,209 53
Amount of losses incurred	26,564 44

NORTHERN ASSURANCE COMPANY.

London, England.

HENRY H. HALL, Resident Manager and Attorney, No. 153 Broadway, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$687,150 00	$841,830 85	
Boston City bonds	98,455 00	112,282 00	
St. Louis City bonds	38,800 00	42,874 00	
Massachusetts State bonds	85,360 00	93,896 00	
Providence City bonds	50,925 00	58,054 50	
Total par and market values	$960,690 00	$1,148,937 35	$1,148,937 35
Cash in office, $1,605.90; in bank, $59,961.75; total			61,567 65
Premiums in due course of collection			85,921 96
Aggregate amount of all actual, available Assets			$1,296,426 96

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$79,481 19	
Losses resisted, including interest, costs and expenses	15,938 39	
Total amount of claims for losses	$95,419 58	
Deduct reinsurance thereon	2,500 00	
Net amount of unpaid losses and claims		$92,919 58
Unearned premiums, at 50 per cent of premiums, on fire risks running one year or less	$267,431 64	
Unearned premiums, *pro rata*, on fire risks running more than one year	127,414 49	
Total unearned premiums		394,846 13
Salaries and other miscellaneous expenses, due and accrued		1,500 00
All other liabilities		14,256 05
Total Liabilities		$503,521 76

III. INCOME DURING THE YEAR.

Gross cash premiums received	$784,943 48	
Deduct reinsurance, rebate and return premiums	124,518 96	
Net cash received for premiums (all fire)		$660,424 52
Interest and dividends received from all sources		37,945 30
Received from home office	$72,916 51	
Aggregate Income received during the year in cash		$698,369 82

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$453,361 49	
Deduct salvages and reinsurances	2,052 74	
Net amount paid for losses (all fire)		$451,308 75
Commissions and brokerage		100,884 19
Salaries and other charges of officers, clerks and other employes		54,266 53
State, national and local taxes		19,014 84
All other payments and expenditures		59,750 13
Returned to home office	$66,272 01	
Aggregate Expenditures during the year in cash		$685,224 44

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	[$56,686,089	$638,791 00
Written or renewed in 1883	75,964,396	811,404 96
Totals	$132,650,485	$1,450,195 96
Deduct expirations and cancellations	65,484,992	702,392 35
In force at the end of the year	$67,165,493	$747,803 61
Deduct amount reinsured	1,102,170	10,966 14
Net amount in force	$66,063,323	$736,837 47

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$45,781,670	$534,863 28	1—2	$267,431 64
1882	Two years	10,000	36 95	1—4	9 23
1883	Two years	30,625	233 66	3—4	175 25
1881	Three years	2,564,838	26,347 10	1—6	4,391 18
1882	Three years	3,051,524	28,448 68	1—2	14,224 34
1883	Three years	5,860,281	57,428 61	5—6	47,857 18
1880	Four years	378,937	4,143 20	1—8	517 90
1881	Four years	436,579	4,186 12	3—8	1,569 78
1882	Four years	407,750	4,112 66	5—8	2,070 00
1879	Five years	621,360	6,828 65	1-10	682 86
1880	Five years	936,325	10,822 55	3-10	3,246 75
1881	Five years	1,405,134	14,744 90	1—2	7,372 45
1882	Five years	2,624,550	23,744 19	7-10	16,620 87
1883	Five years	3,055,980	31,863 06	9-10	28,676 70
Totals		$67,165,553	$747,803 61	.....	$394,846 13

Answers to General Interrogatories.

Total premiums received in the United States	$3,740,452 79
Total losses paid in the United States	2,160,233 75
Total amount of fire losses incurred during the year	484,527 43

Amounts deposited in various States and countries for the protection of policy-holders:

	Deposits.	Liabilities.
Ohio	$124,780 00	$17,698 90
Virginia	62,390 00	14,824 44
Georgia	28,695 00	9,507 42
North Carolina	12,478 00	2,088 29
Oregon	62,390 00	3,739 89

Business in the State of New York during the year.

Fire risks written	$21,271,166 00
Premiums received	141,298 61
Losses paid	109,006 06
Amount of losses incurred	112,341 79
Amount paid the Comptroller for taxes on premiums	1,806 36

NORWICH UNION FIRE INSURANCE SOCIETY.

NORWICH, ENGLAND.

CHAS. P. FRAME and J. MONTGOMERY HARE, Resident Managers, No. 67 Wall st., New York.

Attorney for the State of New York, J. MONTGOMERY HARE, No. 67 Wall st., New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$545,000 00	$675,800 00	
New York City bonds	162,000 00	202,738 75	
Total par and market values	$707,000 00	$878,538 75	$878,538 75
Cash in office, $1,330.77; in bank, $220,031.20; total			$221,361 97
Interest due and accrued on stocks and bonds			1,481 67
Premiums in due course of collection			22,713 62
All other assets			975 60
Aggregate amount of all actual, available Assets			$1,125,071 61

II. LIABILITIES.

Net amount of unpaid losses and claims		$72,068 09
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$294,736 80	
Unearned premiums, *pro rata*, on fire risks running more than one year	125,932 48	
Total unearned premiums		420,669 28
Salaries and other miscellaneous expenses, due and accrued		1,000 00
Total Liabilities		$493,737 37

III. INCOME DURING THE YEAR.

Gross cash premiums received	$885,521 35	
Deduct reinsurance, rebate and return premiums	169,960 84	
Net cash received for premiums (all fire)		$715,560 51
Interest and dividends received from all sources		34,211 64
Aggregate Income received during the year in cash		$749,772 15

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$450,555 34	
Deduct salvages and reinsurances	40,537 36	
Net amount paid for losses (all fire)		$410,017 98
Commissions and brokerage		119,217 61
Salaries and other charges of officers, clerks and other employes		60,145 90
State, national and local taxes		12,665 70
All other payments		54,008 39
Aggregate Expenditures during the year in cash		$656,055 58

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$62,751,741	$556,539 42
Written or renewed in 1883	98,095,723	890,479 02
Totals	$160,847,464	$1,447,018 44
Deduct expirations and cancellations	73,105,813	600,016 55
In force December 31, 1883	$87,741,651	$847,001 89
Deduct amount reinsured	6,708,614	53,185 94
Net amount in force	$81,033,037	$793,815 95

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$58,547,876	$589,473 60	1—2	$294,736 80
1883	Two years	454,142	2,282 94	3—4	1,712 21
1881	Three years	1,786,518	19,397 13	1—6	3,232 85
1882	Three years	4,118,870	36,689 70	1—2	18,344 85
1883	Three years	7,035,696	62,220 46	5—6	51,850 38
1883	Four years	181,325	560 56	7—8	490 44
1879	Five years	1,284,441	12,040 41	1-10	1,204 04
1880	Five years	975,282	8,396 19	3-10	2,518 85
1881	Five years	1,512,506	14,137 21	1—2	7,068 60
1882	Five years	2,353,012	21,228 55	7-10	14,859 98
1883	Five years	2,783,366	27,389 20	9-10	24,650 28
Totals		$81,033,037	$793,815 95	.....	$420,669 28

Answers to General Interrogatories.

Total premiums received in the United States	$2,150,699 19
Total losses paid in the United States	1,074,956 52
Total amount of fire losses incurred during the year	404,942 00

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
New York	$300,000 00	.....
Ohio	100,000 00	$27,904 00
Oregon	50,000 00	6,617 00
Georgia	25,000 00	11,912 00
Virginia	33,000 00	11,300 00

Business in the State of New York during the year.

Fire risks written	$81,185,245 00
Premiums received	170,044 13
Losses paid	92,137 06
Amount of losses incurred	92,137 06
Amount of taxes paid to various fire departments	1,066 52
Amount paid the Comptroller for taxes on premiums	1,099 10

PHŒNIX ASSURANCE COMPANY.

LONDON, ENGLAND.

ALEXANDER D. IRVING, Resident Manager and Attorney, No 67 Wall street, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$1,061,000 00	$1,292,017 50	$1,292,017 50
Cash in bank			141,369 47
Interest due and accrued on stocks and bonds			8,280 00
Premiums in due course of collection			81,332 03
Aggregate amount of all actual, available Assets			$1,522,999 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$38,299 00	
Losses unadjusted, including all reported and supposed losses	167,096 00	
Losses resisted, including interest, costs and expenses	2,000 00	
Total amount of claims for losses	$207,395 00	
Deduct reinsurance thereon	27,127 00	
Net amount of unpaid losses and claims		$180,268 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$512,671 41	
Unearned premiums, *pro rata*, on fire risks running more than one year	279,384 40	
Total unearned premiums		792,055 81
Total Liabilities		$972,323 81

III. INCOME DURING THE YEAR.

Gross premiums received	$1,510,294 70	
Deduct reinsurance, rebate and return premiums	309,863 36	
Net cash received for premiums (all fire)		$1,200,431 34
Interest and dividends received from all sources		42,423 75
Aggregate Income received during the year in cash		$1,242,855 09

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$780,608 81	
Deduct salvages and reinsurances	68,190 06	
Net amount paid for losses (all fire)		$712,418 75
Commissions and brokerage		179,431 58
Salaries and other charges of officers, clerks and other employes		59,066 36
State, national and local taxes		31,688 48
All other payments		96,520 44
Aggregate Expenditures during the year in cash		$1,079,125 61

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$118,998,985	$1,116,044 65
Written or renewed in 1883	175,297,980	1,518,527 40
Total	$294,296,965	$2,634,572 05
Deduct expirations and cancellations	127,223,950	1,070,793 86
In force December 31, 1883	$167,073,015	$1,563,778 19
Deduct amount reinsured	10,188,658	83,583 93
Net amount in force	$156,884,357	$1,480,194 26

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$106,894,015	$1,025,342 83	1—2	$512,671 41
1882	Two years	860,932	5,700 68	1—4	1,425 17
1883	Two years	1,128,141	9,411 84	3—4	7,058 88
1881	Three years	6,613,583	58,541 26	1—6	9,756 88
1882	Three years	8,745,552	75,072 57	1—2	37,536 28
1883	Three years	10,930,006	93,404 54	5—6	77,836 95
1880	Four years	129,975	860 43	1—8	107 55
1881	Four years	131,665	1,245 51	3—8	467 06
1882	Four years	91,031	919 37	5—8	574 61
1883	Four years	398,995	3,144 76	7—8	2,626 66
1879	Five years	275,395	2,431 31	1-10	243 13
1880	Five years	2,697,890	28,029 20	3-10	8,408 76
1881	Five years	3,710,385	34,953 80	1—2	17,476 90
1882	Five years	6,243,671	56,635 56	7-10	39,814 85
1883	Five years	8,033,121	84,500 80	9-10	76,050 72
Totals		$156,884,357	$1,480,194 26		$792,055 81

Answers to General Interrogatories.

Total premiums received in the United States	$3,317,703 34
Total losses paid in the United States	1,903,750 75
Total amount of fire losses incurred during the year	780,440 75

Amount deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Ohio	$123,750 00	$29,956 23
Virginia	24,750 00	15,206 48
Georgia	30,937 50	15,245 90
Oregon	61,875 00	6,527 02
North Carolina	12,375 00	11,161 83

Business in the State of New York during the year.

Fire risks written	$37,369 836 65
Premiums received	194,553 83
Losses paid	115,438 83
Amount of losses incurred	148,116 00
Amount of taxes paid to various fire departments	2,786 90
Amount paid the Comptroller for taxes on premiums	1,075 79

QUEEN INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

JAMES A. MACDONALD, Resident Manager and Attorney, No. 37 Wall street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered			$354,260 30

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$856,300 00	$1,053,181 63	
New York, Lackawanna and Western R. R. bonds,	100,000 00	109,139 39	
Mississippi State bonds	20,000 00	20,000 00	
Farmers' Loan and Trust Co. stock	10,000 00	40,000 00	
Total par and market values	$986,300 00	$1,222,321 02	1,222,321 02
Cash in office, $323.94; in bank, $124,171.39; total			124,495 33
Interest due and accrued on stocks and bonds			3,733 33
Premiums in due course of collection			15,584 93
All other assets, viz. : Rents due and accrued, $6,743.46; due for reinsurance on losses paid, $1,764.49, total			8,507 95
Aggregate amount of all actual, available Assets			$1,728,902 86

II. LIABILITIES.

Total amount of claims for losses	$133,025 77	
Deduct reinsurance thereon	5,703 15	
Net amount of unpaid losses and claims		$127,322 62
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$485,616 48	
Unearned premiums, *pro rata*, on fire risks running more than one year	348,994 10	
Total unearned premiums		834,610,58
Commissions and brokerage, $2,882.72; miscellaneous, $733.98; total		3,616 70
Total Liabilities, except capital and net surplus		$965,549 90

III. INCOME DURING THE YEAR.

Gross cash premiums received	$1,641,790 95	
Deduct reinsurance, rebate and return premiums	416,089 61	
Net cash received for premiums (all fire)		$1,225,701 34
Interest and dividends received from all sources		44,335 77
Received for rent		24,536 80
Aggregate Income received during the year in cash		$1,294,573 91

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$1,046,428 93	
Deduct salvages and reinsurances	125,281 55	
Net amount paid for losses (all fire)		$921,147 38
Commissions and brokerage		168,360 44
Salaries and other charges of officers, clerks and other employes		75,654 80

State, national and local taxes		$36,388 54
All other payments		77,338 14
Return to home office	$74,195 53	
Aggregate Expenditures during the year in cash		$1,278,889 30

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year	$135,511,125	$1,473,947 90
Written or renewed during the year	158,041,861	1,639,830 34
Totals	$293,552,986	$3,113,778 24
Deduct those expired and marked off as terminated	135,839,822	1,390,710 19
In force at the end of the year	$157,713,164	$1,723,068 05
Deduct amount reinsured	11,052,941	136,529 60
Net amount in force	$146,660,223	$1,586,538 45

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$86,435,002	$971,232 99	1—2	$485,616 48
1882	Two years	370,938	3,399 48	1—4	849 86
1883	Two years	557,694	4,617 45	3—4	3,463 08
1881	Three years	9,695,763	99,418 41	1—6	16,569 73
1882	Three years	10,698,688	104,290 62	1—2	52,145 30
1883	Three years	13,350,246	124,087 69	5—6	103,406 41
1880	Four years	187,928	1,632 74	1—8	204 09
1881	Four years	380,645	3,207 23	3—8	1,212 68
1882	Four years	213,750	1,976 73	5—8	1,235 44
1883	Four years	370,449	3,788 03	7—8	3,314 51
1879	Five years	2,168,676	25,627 93	1-10	2,562 79
1880	Five years	2,665,895	33,135 26	3-10	9,940 58
1881	Five years	4,535,537	50,418 22	1—2	25,209 09
1882	Five years	7,048,585	74,222 80	7-10	51,955 94
1883	Five years	7,980,427	85,482 87	9-10	76,934 60
Totals		$146,660,223	$1,586,538 45	.....	$834,610 58

Answers to General Interrogatories.

Total premiums received in the United States	$14,068,125 00
Total losses paid in the United States	8,996,998 00
Total amount of fire losses incurred during the year	909,535 80

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Ohio	$123,875 00	$65,957 21
Oregon	61,937 50	3,739 89
Virginia	61,937 50	19,378 29
Georgia	30,968 75	18,318 94
North Carolina	12,387 50	6,000 37
Mississippi	26,193 75	7,282 16

Business in the State of New York during the year.

Fire risks written	$41,398,176 00
Premiums received	236,215 41
Losses paid	102,416 88
Amount of losses incurred	90,017 56
Amount of taxes paid to various fire departments	1,683 38
Amount paid the Comptroller for taxes on premiums	1,007 25

ROYAL INSURANCE COMPANY.

Liverpool, England.

EDWARD F. BEDDALL, Resident Manager and Attorney, No. 50 Wall street, New York.

I. ASSETS.

Market value of real estate owned unincumbered		$1,115,649 42

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$1,760,000 00	$2,331,873 75	2,331,873 75
Cash in office, $6,713.25; in bank, $443,495 69; total			450,208 94
Interest due and accrued on stocks and bonds			48,100 00
Premiums in due course of collection			238,281 02
All other assets			3,566 67
Aggregate amount of all actual, available Assets			$4,187,679 80

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$14,028 64	
Losses unadjusted, including all reported and supposed losses	223,246 70	
Losses resisted, including interest, costs and expenses	9,750 00	
Total amount of claims for losses	$247,025 34	
Deduct reinsurance thereon	48,303 52	
Net amount of unearned losses and claims		$198,721 82
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$961,804 36	
Unearned premiums, *pro rata*, on fire risks running more than one year	832,822 11	
Total unearned premiums		1,794,626 47
Amount reclaimable on perpetual fire policies		60,784 91
Net premium reserve and all other liabilities except capital, under the life insurance or any other special department		137,350 00
Salaries and other miscellaneous expenses, due and accrued		774 54
All other liabilities, viz.: Taxes and assessments, $13,757.97; commissions and brokerage, $46,514.57; return premiums, $4,388.46; reinsurance due, $35,885.21; total		100,546 21
Total Liabilities		$2,292,803 95

III. INCOME DURING THE YEAR.

Gross cash premiums received	$3,052,472 07	
Deduct reinsurance, rebate and return premiums	582,406 09	
Net cash received for premiums (all fire)		$2,470,065 98
Interests and dividends received from all sources		107,743 90
Received for rent		31,521 49
Deposit premiums received on perpetual fire risks	$9,088 57	
Received from home office	271,432 15	
Aggregate Income received during the year in cash		$3,609,331 37

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$1,647,872 55	
Deduct salvages and reinsurances	194,976 62	
Net amount paid for losses (all fire)		$1,452,895 93
Commissions and brokerage		475,171 24
Salaries and other charges of officers, clerks and other employes		133,937 57
State, national and local taxes		55,794 78
All other payments and expense charges		118,488 02
Deposit premiums returned on perpetual fire risks	$2,213 00	
Returned to home office	14,411 51	
Aggregate Expenditures during the year in cash		$2,236,287 49

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$319,177,188	$3,037,180 06
Written or renewed in 1883	369,691,200	3,072,447 96
Totals	$688,868,388	$6,109,628 02
Deduct expirations and cancellations	302,424,407	2,466,886 66
In force December 31, 1883	$386,443,981	$3,642,741 36
Deduct amount reinsured	28,855,703	214,938 06
Net amount in force	$357,588,278	$3,427,803 30

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$208,087,367	$1,923,608 73	1—2	$961,804 36
1882	Two years	2,031,948	19,167 30	1—4	4,791 81
1883	Two years	1,025,822	8,449 31	3—4	6,336 96
1881	Three years	21,544,611	198,718 32	1—6	33,119 70
1882	Three years	23,966,703	222,610 79	1—2	111,305 38
1883	Three years	28,609,940	265,394 52	5—6	221,162 09
1880	Four years	744,301	7,790 65	1—8	973 83
1881	Four years	668,503	6,508 81	3—8	2,440 78
1882	Four years	991,930	10,758 22	5—8	6,723 87
1883	Four years	1,066,602	11,201 57	7—8	9,801 37
1879	Five years	8,341,752	95,485 58	1-10	9,548 54
1880	Five years	9,086,194	106,401 05	3-10	31,920 28
1881	Five years	11,905,122	130,232 20	1—2	65,116 09
1882	Five years	18,397,531	185,349 62	7-10	129,744 71
1883	Five years	18,248,569	185,328 42	9-10	166,795 57
Various	Six years	296,250	3,975 28	.....	2,222 57
Various	Seven years	2,139,200	36,512 15	.....	23,467 57
Various	Nine years	12,000	300 00	.....	283 33
Various	Ten years	421,433	9,885 78	.....	6,980 16
Various	Fifteen years	2,500	125 00	.....	87 50
Totals		$357,588,278	$3,427,803 30	.....	$1,794,626 47

Answer to General Interrogatories.

Total amount of fire losses incurred during the year $1,416,372 19

Amounts deposited in various States and countries for the protection of policy-holders, as follows:

	Deposits.	Liabilities.
Ohio	$123,875 00	$148,377 85
Virginia	67,125 00	55,877 22
Georgia	33,637 50	36,383 52
North Carolina	13,575 00	6,550 59
Oregon	67,875 00	6,617 01

Business in the State of New York during the year.

Fire risks written	$122,486,374 54
Premiums received	702,924 03
Losses paid	414,131 17
Amount of losses incurred	397,529 50
Amount of taxes paid to various fire departments	7,968 86
Amount paid the Comptroller for taxes on premiums	2,783 19

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

M. BENNETT, JR., Resident Manager, Hartford, Conn.

Attorney for the State of New York, ALEXANDER TAYLOR, No. 56 Broadway, New York.

I. ASSETS.

Loans on bond and mortgage (first liens)			$304,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$405,000 00	$502,200 00	
Middlesex County debentures	50,000 00	57,875 00	
Toronto City bonds	61,185 00	64,798 00	
Total par and market values	$516,185 00	$624,873 00	624,873 00
Cash in office, $12,822.28; in bank, $75,101.32; total			87,923 60
Premiums in due course of collection			56,720 53
Aggregate amount of all actual, available Assets			$1,073,517 13

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$7,444 00	
Losses unadjusted, including all reported and supposed losses	30,000 00	
Net amount of unpaid losses and claims		$37,444 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$168,052 24	
Unearned premiums, *pro rata*, on fire risks running more than one year	47,997 40	
Total unearned premiums		216,049 64
Commissions and brokerage		7,600 00
Total Liabilities		$261,093 64

III. INCOME DURING THE YEAR.

Gross cash premiums received	$721,682 08	
Deduct reinsurance, rebate and return premiums	344,062 13	
Net cash received for premiums (all fire)		$377,619 95
Interest received on bonds and mortgages		14,600 06
Interest and dividends received from all other sources		23,844 96
Aggregate Income received during the year in cash		$416,064 97

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$281,717 25
Commissions and brokerage	55,563 00
Salaries and other charges of officers, clerks and other employes	21,242 49
State, national and local taxes	10,782 49
All other payments	21,448 07
Aggregate Expenditures during the year in cash	$390,753 30

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$34,790,256	$352,887 91
Written or renewed in 1883	67,076,898	724,491 52
Totals	$101,867,154	$1,077,379 43
Deduct those expired and marked off as terminated	51,954,306	479,861 64
In force at the end of the year	$49,912,848	$597,517 79
Deduct amount reinsured	13,503,245	181,958 80
Net amount in force	$36,409,603	$415,558 99

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$29,293,599	$336,104 47	1—2	$168,052 24
1882	Two years	51,212	301 18	1—4	75 29
1883	Two years	42,850	482 59	3—4	361 95
1881	Three years	1,322,903	13,837 45	1—6	2,306 24
1882	Three years	1,689,506	16,424 54	1—2	8,212 27
1883	Three years	2,262,177	25,589 61	5—6	21,324 70
1882	Four years	18,050	66 00	5—8	41 25
1883	Four years	12,800	214 95	7—8	188 09
1880	Five years	37,450	370 05	3-10	111 02
1881	Five years	613,823	7,713 36	1—2	3,856 68
1882	Five years	583,083	7,447 01	7-10	5,212 90
1883	Five years	482,150	7,007 78	9-10	6,307 01
Totals		$36,409,603	$415,558 99	.....	$216,049 64

Answers to General Interrogatories.

Total premiums received in the United States	$1,154,806 61
Total losses paid in the United States	637,060 43
Total amount of fire losses incurred during the year	283,340 82

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Ohio	$100,000 00	$14,392 05
Oregon	50,000 00	6,400 00
Georgia	25,000 00	16,219 68
Virginia	20,000 00	34,568 23
North Carolina	10,000 00	3,686 28
Canada	122,673 00	32,291 05

Business in the State of New York during the year.

Fire risks written	$5,396,574 00
Premiums received	62,060 60
Losses paid	30,476 56
Amount of losses incurred	28,072 37

SUN FIRE OFFICE.

LONDON, ENGLAND.

U. S. GILBERT, Resident Manager and Attorney, Watertown, N. Y.

I. ASSETS.

Loans on bond and mortgage (first liens)		$447,500 00
Interest accrued thereon		3,427 09

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$620,000 00	$687,212 50	687,212 50

Cash in office, $5,149.31; in bank, $169,173.51; total	$174,322 82
Interest due and accrued on stocks and bonds	2,825 00
Interest accrued on deposits	612 81
Premiums in due course of collection	146,849 07
Bills receivable, not matured, taken for premiums	13,034 39
Aggregate amount of all actual, available Assets	$1,475,783 68

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$19,730 53	
Losses unadjusted, including all reported and supposed losses	88,150 47	
Losses resisted, including interest, costs and expenses	9,277 00	
Net amount of unpaid losses and claims		$117,158 00
Unearned premiums, at 50 per cent of fire premiums, on fire risks running one year or less	$298,036 88	
Unearned premiums, *pro rata*, on fire risks running more than one year	558,446 14	
Total unearned premiums		856,483 02
Total Liabilities		$973,641 02

III. INCOME DURING THE YEAR.

Gross cash premiums received	$1,233,817 89	
Deduct reinsurance, rebate and return premiums	155,207 96	
Net cash received for premiums (all fire)		$1,078,609 93
Interest received on bonds and mortgages		8,468 88
Interest and dividends received from all other sources		27,741 78
Received from home office	$100,000 00	
Aggregate Income received during the year in cash		$1,114,820 59

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)		$620,994 52
Commissions and brokerage		211,120 92
Salaries and other charges of officers, clerks and other employes		73,040 81
State, national, and local taxes		25,256 25
All other payments		102,691 78
Returned to home office	$34,682 75	
Aggregate Expenditures during the year in cash		$1,033,104 28

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$139,276,128	$1,355,857 83
Written or renewed in 1883	130,411,670	1,304,525 79
Totals	$269,687,798	$2,660,383 63
Deduct expirations and cancellations	109,024,048	1,108,455 98
In force December 31, 1883	$160,663,750	$1,551,927 64
Deduct amount reinsured	877,553	7,057 42
Net amount in force	$159,786,197	$1,544,870 22

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1882	One year or less	$57,274,775	$596,093 76	1—2	$298,036 88
1881	Three years	21,632,520	143,036 45	1—6	23,839 40
1882	Three years	31,523,115	293,040 33	1—2	146,520 16
1883	Three years	31,008,797	284,939 85	5—6	237,449 85
1879	Five years	1,520,170	20,621 75	1-10	2,062 17
1880	Five years	1,502,809	24,386 00	3-10	7,315 80
1881	Five years	1,513,753	20,990 35	1—2	10,495 17
1882	Five years	6,292,740	74,199 78	7-10	51,939 84
1883	Five years	7,517,518	87,581 95	9-10	78,823 75
Total amounts		$159,786,197	$1,544,870 22		$856,483 02

Answer to General Interrogatories.

Total amount of fire losses incurred during the year	$655,206 00
Amount deposited in various States and countries for the protection of policy-holders, as follows, viz:	
New York	$736,375 00
Ohio	101,750 00
Georgia	61,937 50
North Carolina	12,387 50
Virginia	12,387 50

Business in the State of New York during the year.

Fire risks written	$23,347,671 19
Premiums received	234,187 15
Losses paid	141,407 51
Amount of losses incurred	149,592 78
Amount of taxes paid to various fire departments	2,600 37

TRANS-ATLANTIC FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

E. HARBERS, Resident Manager and Attorney, No. 62 Liberty street, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$375,000 00	$455,703 61	$455,703 61
Cash in bank			17,682 99
Premiums in due course of collection			20,847 68
Aggregate amount of all actual, available Assets			$494,234 28

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$27,423 65	
Losses unadjusted, including all reported and supposed losses	2,500 00	
Losses resisted, including interest, costs and expenses		
Net amount of unpaid losses and claims		$29,923 65
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$116,457 64	
Unearned premiums, *pro rata*, on fire risks running more than one year	19,475 57	
Total unearned premiums		135,933 21
Total Liabilities		$165,856 86

III. INCOME DURING THE YEAR.

Gross cash premiums received	$283,760 86	
Deduct reinsurance, rebate and return premiums	33,587 66	
Net cash received for premiums (all fire)		$250,173 20
Interest and dividends received from all sources		14,735 28
Aggregate Income received during the year in cash		$264,908 48

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)		$146,950 35
Commissions and brokerage		52,768 49
Salaries and other charges of officers, clerks and other employes		12,488 53
State, national and local taxes		4,934 68
All other payments and expenditures		19,153 45
Returned to home office	$40,573 50	
Aggregate Expenditures during the year in cash		$236,295 50

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$21,679,530	$249,080 11
Written or renewed in 1883	23,605,879	285,744 55
Totals	$45,285,409	$534,824 66
Deduct expirations and cancellations	22,973,569	265,679 03
Net amount in force	$22,311,840	$269,145 63

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$18,740,220	$232,915 29	1—2	$116,457 64
1882	Two years	255,757	1,945 23	1—4	486 31
1883	Two years	159,836	1,027 17	3—4	770 38
1881	Three years	855,565	8,413 63	1—6	1,402 27
1882	Three years	927,634	8,565 46	1—2	4,282 73
1883	Three years	937,400	11,493 70	5—6	9,578 08
1880	Four years	19,500	76 87	1—8	9 61
1881	Four years	11,500	41 47	3—8	15 55
1882	Four years	10,000	220 55	5—8	137 82
1883	Four years	8,950	72 05	7—8	63 04
1879	Five years	40,200	630 80	1-10	63 08
1880	Five years	58,200	599 41	3-10	179 82
1881	Five years	98,500	989 67	1—2	494 83
1882	Five years	92,800	1,222 83	7-10	855 98
1883	Five years	95,778	1,262 30	9-10	1,136 07
Totals		$22,311,840	$269,366 13	.....	$135,933 21

Answer to General Interrogatories.

Total amount of fire losses incurred during the year		$148,333 47
	Deposit.	Liability.
Amount deposited in Ohio for the protection of policyholders	$124,750 00	$11,915 69

Business in the State of New York during the year.

Fire premiums received	$47,959 16
Losses paid	38,463 88
Amount of losses incurred	38,372 07
Amount of taxes paid to various fire departments	1,309 06
Amount paid the Comptroller for taxes on premiums	349 49

UNITED FIRE RE-INSURANCE COMPANY (LIMITED).

MANCHESTER, ENGLAND.

ALBO DE BERNALES, Resident Manager and Attorney, No. 171 Broadway, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$350,000 00	$434,000 00	
Missouri Pacific R. R. bonds	50,000 00	56,500 00	
New York Elevated R. R. bonds	50,000 00	60,000 00	
Milwaukie and St. Paul R. R bonds	50,000 00	54,500 00	
St. Louis and Iron Mountain R. R. bonds	50,000 00	53,500 00	
Total par and market values	$550,000 00	$658,500 00	$658,500 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Irving Insurance Company, stock	$40,000 00	$30,000 00	$20,000 00	20,000 00
Cash in office, $48,250; in bank, $152,310.40; total				200,560 40
Interest due and accrued on stocks and bonds				8,500 00
Interest due and accrued on collateral loans				300 00
Premiums in due course of collection				150,000 00
All other assets				52,732 21
Aggregate amount of all actual, available Assets				$1,090,592 61

II. LIABILITIES.

Total amount of claims for losses	$204,022 79	
Deduct reinsurance thereon	55,873 91	
Net amount of unpaid losses and claims		$148,148 88
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$415,963 40	
Unearned premiums, *pro rata*, on fire risks running more than one year	80,099 06	
Total unearned premiums		496,062 46
All other liabilities, viz.: Commissions and brokerage, $39,000; return premiums, $20,000; total		59,000 00
Total Liabilities		$703,211 34

III. INCOME DURING THE YEAR.

Gross cash premiums received	$1,709,238 99	
Deduct reinsurance, rebate and return premiums	564,653 02	
Net cash received for premiums (all fire)		$1,144,585 97
Interest received on bonds and mortgages		21,671 58
Received from home office	$48,250 00	
Aggregate Income received during the year in cash		$1,166,257 55

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$887,629 10	
Deduct salvages and reinsurances	144,965 26	
Net amount paid for losses (all fire)		$742,663 84
All other payments		351,704 63
Aggregate Expenditures during the year in cash		$1,094,368 47

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1882	$65,388,011	$776,744 72
Written or renewed in 1883	137,079,219	1,709,238 99
Totals	$202,467,230	$2,485,983 71
Deduct expirations and cancellations	100,479,207	1,198,289 62
In force December 31, 1883	$101,988,023	$1,287,694 09
Deduct amount reinsured	25,631,179	335,686 29
Net amount in force	$76,356,844	$952,007 80

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$65,101,611	$831,926 80	1—2	$415,963 40
1882	Two years	1,554,405	17,153 29	1—4	4,288 32
1883	Two years	861,567	8,795 40	3—4	6,596 55
1882	Three years	2,027,766	22,307 32	1—2	11,153 66
1883	Three years	3,425,891	33,757 80	5—6	28,131 50
1882	Four years	631,368	4,738 53	5—8	2,961 60
1883	Four years	235,779	2,938 09	7—8	2,570 83
1882	Five years	1,246,079	14,774 59	7-10	10,342 21
1883	Five years	1,272,378	15,615 98	9-10	14,054 39
Totals		$76,356,844	$952,007 80	.....	$496,062 46

Business in the State of New York during the year.

Risks written	$15,965,485
Premiums received	155,624
Losses paid	117,290
Amount of losses incurred	127,323

WESTERN ASSURANCE COMPANY.

TORONTO, CANADA.

J. J. KENNY, Managing Director, Toronto.

Resident Attorney, for the State of New York, ALEXANDER D. IRVING, 54 William street, N. Y

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$476,000 00	$563,240 00	
New York Central and Hudson River R. R. bonds	35,000 00	46,200 00	
Georgia State bonds	25 000 00	27,000 00	
Total par and market values	$536,000 00	$636,440 00	$636,440 00

Cash in bank	$180,870 86
Premiums in due course of collection	102,206 76
Cash deposited with Mississippi State Treasurer	15,000 00
Aggregate amount of all actual, available Assets	$934,517 62

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$88,479 75	
Losses unadjusted, including all reported and supposed losses		
Losses resisted, including interest, costs and expenses	4,750 00	
Total amount of claims for losses	$93,229 75	
Deduct reinsurance thereon	5,083 52	
Net amount of unpaid losses and claims		$88,146 23
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$356,134 75	
Unearned premiums, *pro rata*, on fire risks running more than one year	98,968 66	
Unearned premiums, at 50 per cent, on inland navigation risks	1,762 90	
Total unearned premiums		456,866 31
Commissions and brokerage		20,441 35
Total Liabilities		$565,453 89

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	$1,033,458 73	$29,024 62	
Deduct reinsurance, rebate and return premiums	214,673 62	2,773 47	
Net cash received for premiums	$818,785 11	$26,251 16	$845,036 27
Interest and dividends received from all sources			33,431 50
Aggregate Income received during the year in cash			$878,467 77

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$673,135 09	$45,179 26	
Deduct salvages and reinsurances	39,871 01	.....	
Net amount paid for losses	$633,264 08	$45,179 26	$678,443 34
Commissions and brokerage			168,691 45
State, national and local taxes			22,808 85
All other payments			80,131 21
Aggregate Expenditures during the year in cash			$950,074 85

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1882	$61,250,403	$848,675 78	$559,147	$13,681 07
Written or renewed in 1883	76,277,668	1,072,413 47	7,196,081	26,417 47
Totals	$137,528,071	$1,921,089 25	$7,755,228	$40,098 54
Deduct expirations and cancellations	71,284,320	973,383 95	7,373,953	34,611 73
In force December 31, 1883	$66,243,751	$947,705 30	$381,275	$5,486 81
Deduct amount reinsured	3,937,508	61,213 23	21,200	1,961 01
Net amount in force	$62,306,243	$886,492 07	$360,075	$3,525 80

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$47,697,933	$712,269 51	1—2	$356,134 75
1881	Three years	2,679,167	34,226 48	1—6	5,704 41
1882		3,577,697	41,022 62	1—2	20,511 31
1883		5,457,774	55,573 52	5—6	46,311 26
1879	Five years	300,831	4,273 25	1-10	427 32
1880		421,307	6,370 23	3-10	1,911 06
1881		601,930	8,706 16	1—2	4,353 08
1882		661,709	9,475 21	7-10	6,632 64
1883		907,895	14,575 09	9-10	13,117 58
Totals		$62,306,243	$886,492 07	.....	$455,103 41

Answers to General Interrogatories.

Total amount of fire losses incurred during the year	$671,718 51
Total amount of inland losses incurred during the year	31,970 36

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Virginia	$46,000 00	$12,083 57
Ohio	115,000,00	21,477 38
North Carolina	12,400 00	4,388 70
Georgia	27,000 00	21,558 92
Mississippi	27,400 00	27,065 69

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	$8,698,486 00	$6,759,525 46
Premiums received	88,262 42	22,464 18
Losses paid	61,058 43	36,938 83
Amount of losses incurred	63,048 79	20,834 48

New York State Joint-Stock and Mutual Marine Insurance Companies.

Abstracts Compiled from the Annual Statements of the Joint-Stock and Mutual Marine Insurance Companies of the State of New York, Showing their Condition on the 31st Day of December, 1883.

ATLANTIC MUTUAL INSURANCE COMPANY.

No. 51 WALL STREET, NEW YORK.

[Incorporated and commenced business April 11, 1842.]

JOHN D. JONES, *President.* JOSEPH H. CHAPMAN, *Secretary.*

I. ASSETS.

Value of real estate owned, unincumbered..... $250,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$7,910,000 00	$6,938,000 00	
American Exchange Bank stock	71,700 00	64,530 00	
Bank of America stock	100,000 00	100,000 00	
Bank of Commerce stock	20,000 00	20,000 00	
Bank of New York stock	46,300 00	46,300 00	
Leather Manufacturers' Bank stock	15,600 00	15,600 00	
Merchants' Bank stock	70,150 00	70,150 00	
Mechanics' Bank stock	47,675 00	47,675 00	
Manhattan Bank stock	18,000 00	18,000 00	
Market Bank stock	25,000 00	22,500 00	
Metropolitan Bank stock	36,200 00	36,200 00	
Phenix Bank stock	41,100 00	36,990 00	
Union Bank stock	32,000 00	32,000 00	
New York State Bank stock	45,000 00	45,000 00	
New York Cent. and Hudson River R. R. Co. stock,	100,000 00	100,000 00	
New York Central R. R. Co. bonds	139,000 00	118,150 00	
New York, Lake Erie and Western R. R. Co. bonds,	100,000 00	80,000 00	
Delaware and Hudson Canal Co. bonds	87,000 00	78,300 00	
New York City and County bonds	400,600 00	380,600 00	
Brooklyn City bonds	122,000 00	109,800 00	
Jersey City bonds	100,000 00	90,000 00	
District of Columbia bonds	310,000 00	217,000 00	
Total par and market values	$9,837,325 00	*$8,666,795 00	8,666,795 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Importers and Traders' Bank stock,	$3,000 00	$6,000 00	$2,500 00	
Atlantic State Bank, Brooklyn, stk.	10,000 00	18,000 00	12,000 00	
Union Pacific Ry. Co. stock	10,000 00	12,000 00	10,000 00	
Oregon Ry. and Navigation Co. stk.	4,300 00			
Cen. Pacific R. R. Co., California, stk	5,000 00	3,200 00	3,000 00	
Morris and Essex R. R. Co. stock...	8,000 00	26,000 00	14,500 00	
New York C. & H. R. R. R. Co. stk.	15,000 00			
Cleveland, C. C. & I. R. R. Co. stock.	20,000 00	13,000 00		
Chicago, Mil. & St. Paul Ry. Co. stk.	20,000 00	18,000 00		
Texas & Pacific R. R. Co. bonds....	10,000 00	7,000 00		
Northern Pacific R. R. Co. bonds...	5,000 00	5,000 00	50,000 00	
Louisville & Nash. R. R. Trust bds.	2,000 00	1,500 00		
Delaware & Hudson Canal Co. bds..	2,000 00	2,000 00		
Pennsylvania R. R. Co. bonds.....	5,000 00	6,000 00		
Pacific R. R. Co. of Missouri bonds.	9,000 00	10,000 00		
Wabash, St. Louis & Pac. Ry Co. bds	55,000 00	46,000 00	39,000 00	
New York, W. S. & B. Ry. Co. bds.	310,000 00	200,000 00	160,000 00	
New York, W. S. & B. Ry. Co. bds.	5,000 00	3,300 00		
Chicago, B. & Quincy R. R. Co. bds.	44,000 00	40,000 00		
Mutual Gas-Light Co. of N. Y. stock	5,000 00	6,200 00	100,000 00	
Cleveland, C. C. & I. R. R. Co. stock.	20,000 00	13,000 00		
Delaware L. & W. R. R. Co. stock..	50,000 00	58,000 00		
N. Y. and Harlem R. R. Co. stock..	55,000 00	106,000 00	100,000 00	
Delaware and Hud. Canal Co. stock,	15,000 00	15,700 00		
Chi. and Northwestern R'y stock...	14,500 00	16,900 00	20,000 00	
Adams' Express Co. stock	5,000 00	6,500 00		
Del., Lack. & West. R. R. Co. stock,	10,000 00	11,600 00	9,500 00	

*Market value estimated for purpose of permanent investment.

	Par value.	Market value.	Amount loaned.	
Chi. & N. W. R. Co. Sink. Fund bds.	$250,000 00	$238,000 00	$200,000 00	
St. L. & Iron Mount. R. R. Co. bds.	20,000 00	22,000 00	22,000 00	
Chi., Mil. & St. Paul R'y Co. stock,	10,000 00	11,600 00		
Central Park, North & East River R. R. Co. stock	5,000 00	7,000 00	5,000 00	
Lake S. & Mich. South R'y Co. st'k.	10,000 00	9,800 00	9,000 00	
N. Y., Lack. & West. R'y Co. stock.	5,000 00	4,000 00		
Total amounts	$1,016,800 00	$943,400 00	* $756,500 00	$756,500 00
Cash in bank				1,535,710 68
Bills receivable, not matured, taken for premiums				1,588,306 79
Aggregate value of all actual, available Assets				$12,797,312 47

Item not admitted as an available Asset.

Securities not specified	$175,000 00	

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$160,187 40	
Losses unadjusted, including all reported and supposed losses	2,197,087 60	
Loss resisted, including interest, costs and expenses	42,000 00	
Net amount of unpaid losses and claims		$2,399,275 00
Total unearned premiums		1,447,756 70
Principal unpaid on scrip ordered to be redeemed		206,000 00
Interest unpaid to scripholders, due or to become due		22,926 15
All other liabilities, viz.: Return premiums, $174,407.80; miscellaneous items, $15,479.26; total		189,887 06
Total Liabilities, except scrip and surplus		$4,265,844 91
Outstanding scrip		6,778,950 00
Surplus		1,752,517 56
Aggregate Liabilities, including scrip and surplus		$12,797,312 47

III. INCOME DURING THE YEAR.

Gross cash premiums received	$4,288,173 35	
Deduct reinsurance, rebate and return premiums	554,674 17	
Net cash received for premiums (all marine)		$3,733,499 18
Interest received on bonds and mortgages, and interest and dividends received from all other sources		560,637 92
Received for rent		18,800 00
Aggregate Income received during the year in cash		$4,312,937 10

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$1,901,042 38	
Deduct salvages and reinsurances	26,485 91	
Net amount paid for losses (all marine)		$1,874,556 47
Interest paid on scrip		428,881 40
Commissions and brokerage		20,437 80
Salaries and other charges of officers, clerks and other employes		361,918 21
State, national and local taxes		48,028 19
Aggregate expenditures during the year in cash		$2,733,822 07

V. MISCELLANEOUS.

Scrip.

Balance of scrip outstanding and deliverable to policy holders	$6,778,950 00
Scrip dividends declared during the year	1,547,360 00
Earned premiums on which said scrip dividends were declared	3,895,678 40
Limit of scrip accumulation before any redemption	1,000,000 00

* Market value estimated for purpose of temporary security.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1882	$97,680,924	$1,539,232 53
Written or renewed in 1883	344,694,428	4,168,953 10
Totals	$442,375,352	$5,708,185 63
Deduct expirations and cancellations	346,886,265	4,260,428 93
Net amount in force	$95,489,087	$1,447,756 70

Business in the State of New York during the year.

Amount paid the Comptroller for taxes on premiums	25,386 03

COMMERCIAL MUTUAL INSURANCE COMPANY.

No. 57 WILLIAM STREET, NEW YORK.

[Incorporated April, 1842; commenced business May, 1852].

W. I. COMES, *President.* HENRY D. KING, *Secretary.*

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$291,000 00	$314,105 00	
American Exchange Bank stock	20,000 00	25,600 00	
Market Bank stock	2,500 00	3,500 00	
Corn Exchange Bank stock	4,000 00	6,400 00	
Park Bank stock	10,000 00	16,500 00	
Bank of the State of New York stock	1,600 00	1,968 00	
Bank of New York stock	3,700 00	5,920 00	
Gallatin Bank stock	3,300 00	5,445 00	
Continental Bank stock	5,000 00	6,050 00	
Merchant's Bank stock	6,200 00	8,060 00	
St. Nicholas Bank stock	7,500 00	9,750 00	
Bank of Commerce stock	5,400 00	8,154 00	
Bank of America stock	1,800 00	2,808 00	
Nassau Bank stock	2,500 00	3,250 00	
Bank of North America stock	4,690 00	4,783 80	
Metropolitan Bank stock	5,600 00	8,232 00	
Newark City bonds	13,000 00	15,300 00	
City of Louisville bonds	15,000 00	16,350 00	
Erie Railway bonds	20,000 00	19,700 00	
Delaware, Lackawanna and Western R. R. bonds	5,000 00	6,350 00	
Morris and Essex R. R. bonds	35,000 00	40,900 00	
Warren R. R. Co. bonds	9,000 00	10,800 00	
Delaware and Hudson Canal Co. bonds	15,000 00	18,300 00	
Detroit, Grand Haven and Mil. R. R. Co. bonds	900 00	990 00	
Atlantic Mutual Ins. Co. scrip	15,110 00	15,941 05	
New York, Lacka. and Western R. R. Co. bonds	10,000 00	11,800 00	
Central Railroad Co. of New Jersey bonds	24,000 00	27,120 00	
Total par and market values	$536,800 00	$614,076 85	$614,076 85

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Fulton Nat. Bank, New York, stock,	$1,500 00	$1,800 00	$1,000 00	
Canada Southern Railway bonds	2,000 00	1,900 00	1,500 00	
Total amounts	$3,500 00	$3,700 00	$2,500 00	2,500 00
Cash in bank				34,613 28
Interest due and accrued on stocks and bonds				3,416 70
Premiums in due course of collection				12,372 04

Bills receivable, not matured, taken for premiums	$54,327 40
All other assets	292 31
Aggregate amount of all actual, available Assets	$721,598 58

Items not admitted as available Assets.

Coast Wrecking Co's. stock	$450 00	
Union Mutual Ins. Co. scrip	141 12	
Salvages on losses paid	6,566 30	
Total	$7,157 42	

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$22,595 00	
Losses resisted, including interest, costs and expenses	13,000 00	
Net amount of unpaid losses and claims		$35,595 00
Total unearned premiums		76,159 21
Principal unpaid on scrip ordered to be redeemed		5,884 20
Interest unpaid to scripholders, due or to become due		8,442 61
Salaries and other miscellaneous expenses, due and accrued		500 00
All other liabilities		4,705 00
Total Liabilities except scrip and surplus		$131,286 02
Outstanding scrip		543,750 00
Surplus		46,562 56
Aggregate Liabilities, including scrip and surplus		$721,598 58

III. INCOME DURING THE YEAR.

Gross cash premiums received	$339,255 94	
Deduct reinsurance, rebate and return premiums	126,683 28	
Net cash received for premiums (all marine)		$212,572 66
Interest and dividends received from all sources		29,801 52
Aggregate Income received during the year in cash		$242,374 18

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$168,774 93	
Deduct salvages and reinsurances	41,489 18	
Net amount paid for losses (all marine)		$127,285 75
Interest paid on scrip		33,302 34
Commissions and brokerage		12,568 78
Salaries and other charges of officers, clerks and other employes		21,435 00
State, national and local taxes		5,948 92
All other payments and expenditures		11,866 41
Aggregate Expenditures during the year in cash		$212,407 20

V. MISCELLANEOUS.

Scrip.

Balance of scrip outstanding and deliverable to policyholders	$557,530 00
Limit of scrip accumulation before any redemption	500,000 00

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1882	$9,022,801	$74,703 78
Written or renewed in 1883	23,927,653	325,247 25
Totals	$32,950,454	$399,951 03
Deduct expirations and cancellations	28,288,500	321,787 94
In force December 31, 1883	$4,661,954	$78,163 09
Deduct amount reinsured	104,890	2,003 88
Net amount in force	$4,557,064	$76,159 21

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$13,663,103 13
Total losses paid since organization	8,107,200 07

Business in the State of New York during the year.

Amount paid the Comptroller for taxes on premiums	$1,451 96

GREAT WESTERN (MARINE) INSURANCE COMPANY.

No. 50 WALL STREET, NEW YORK.

[Organized September, 1855; commenced business October, 1855.]

FERDINAND MOTZ, *President.* WM. T. LOCKWOOD, *Secretary.*

Capital stock of the Company paid up, $662,080.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$630,000 00	$796,900 00	$796,900 00
Cash in office, $205.35; in bank, $46,927.05; total			47,132 40
Premiums in due course of collection			86,801 49
Bills receivable, not matured, taken for premiums			55,618 54
Aggregate amount of all actual, available Assets			$986,452 43

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$11,530 00	
Losses unadjusted, including all reported and supposed losses	84,841 69	
Losses resisted, including interest, costs and expenses	52,500 00	
Total amount of claims for losses	$148,871 69	
Deduct reinsurance thereon	34,720 00	
Net amount of unpaid losses and claims		$114,151 69
Unearned premiums		74,743 68
Reinsurance due		6,636 70
Principal unpaid on scrip ordered to be redeemed		2,600 00
Interest unpaid to stockholders, due or to become due		5,928 51
Cash dividends to stockholders unpaid		1,646 80
Borrowed money, due and to become due		100,000 00
All other liabilities		265 70
Total Liabilities, except capital and net surplus		$305,973 08
Joint-stock capital paid up in cash		662,080 00
Surplus beyond all liabilities		18,399 35
Aggregate Liabilities, including paid up capital and net surplus,		$986,452 43

III. INCOME DURING THE YEAR.

Gross cash premiums received	$507,452 87	
Deduct reinsurance, rebate and return premiums	129,562 64	
Net cash received for premiums (all marine)		$377,890 23
Interest and dividends received from all sources		26,957 54
Aggregate Income received during the year in cash		$404,847 77

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$361,204 84	
Deduct salvages and reinsurances	58,187 55	
Net amount paid for losses (all marine)		$303,017 29
Dividends paid		46,288 20
Scrip redeemed in cash, and interest paid on scrip		146 32
Commissions and brokerage		39,646 95
Salaries and other charges of officers, clerks and other employes		37,512 44
State, national and local taxes		4,118 55
Aggregate Expenditures during the year in cash		$430,729 75

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1882	$6,046,756 00	$65,927 00
Written or renewed in 1883	44,054,243 00	535,607 37
Totals	$50,100,999 00	$601,534 37
Deduct expirations and cancellations	42,996,637 00	516,236 29
In force December 31, 1883	$7,104,362 00	$85,298 08
Deduct amount reinsured	879,147 00	10,554 40
Net amount in force	$6,225,215 00	$74,743 68

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$37,787,443 00
Total losses paid since organization	26,599,741 08
Total cash dividends declared since the Company commenced business	2,965,085 00
Total amount of the Company's stock owned by the directors at par value	202,440 00
Total amount of marine losses incurred during the year	420,033 84

NEW YORK MUTUAL INSURANCE COMPANY.

No. 61 WILLIAM STREET, NEW YORK.

[Incorporated April 12, 1842; commenced business March 15, 1851.]

T. B. BLEECKER, JR., *President.* EDWARD LARAQUE, *Secretary.*

I. ASSETS.

Market value of real estate owned, unincumbered		$75,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$295,000 00	$307,875 00	
Bank of Commerce stock	500 00	750 00	
Metropolitan Bank stock	7,500 00	10,875 00	
Bank of America stock	5,000 00	7,500 00	
St. Nicholas Bank stock	10,000 00	14,500 00	
Hanover Bank stock	1,000 00	1,500 00	
Marine Bank stock	1,800 00	2,700 00	
Phenix Bank stock	2,620 00	2,751 00	
Park Bank stock	15,000 00	21,000 00	
Bank of Republic stock	15,000 00	17,250 00	
American Exchange Bank stock	20,000 00	25,000 00	
Nassau Bank stock	3,750 00	4,875 00	
Gallatin Bank stock	850 00	1,275 00	
German American Bank stock	11,250 00	11,250 00	
New York Gas-Light Co. stock	25,000 00	32,375 00	
New York Mutual Gas-Light Co. stock	15,000 00	17,325 00	
New York Mutual Gas-Light Co. bonds	11,000 00	11,611 81	
Municipal Gas-Light Co. stock	5,000 00	9,160 75	
Delaware and Hudson Canal Co. stock	20,000 00	21,112 50	
Sundry Mutual Insurance Cos. scrip	2,856 00	2,398 74	
Total par and market values	$468,126 00	$526,084 80	526,084 80

Cash in bank	$12,535 69
Interest due and accrued on stocks and bonds	5,982 76
Premiums in due course of collection	34,822 03
Bills receivable, not matured, taken for premiums	24,759 50
Due for reinsurances on losses paid	1,905 00
Aggregate amount of actual, available Assets	$681,089 77
Miscellaneous items not admitted as available Assets	$26,577 57

II. LIABILITIES.

Net amount of unpaid losses and claims	$49,885 00
Total unearned premiums	42,439 86
Principal unpaid on scrip ordered to be redeemed	12,787 99
Interest unpaid to scripholders, due or to become due	18,572 70
All other liabilities	4,870 81
Total Liabilities, except scrip	$128,556 36
Outstanding scrip	544,794 00
Surplus	7,739 41
Aggregate Liabilities, including scrip	$681,089 77

III. INCOME DURING THE YEAR.

Gross cash premiums received	$371,110 53	
Deduct reinsurance, rebate and return premiums	120,228 24	
Net cash received for premiums (all marine)		$250,882 29
Interest and dividends received from all sources		22,889 19
Received for rent		2,895 00
Aggregate Income received during the year in cash		$276,666 48

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$173,952 32	
Deduct salvages and reinsurances	23,383 61	
Net amount paid for losses (all marine)		$150,568 71
Scrip redeemed in cash, and interest paid on scrip		32,440 80
Commissions and brokerage		13,621 78
Salaries and other charges of officers, clerks and other employes		11,782 19
State, national and local taxes		2,066 34
All other payments and expenditures		14,410 64
Aggregate Expenditures during the year in cash		$224,890 46

V. MISCELLANEOUS.

Scrip.

Balance of scrip outstanding and deliverable to policyholders	$544,794 00
Limit of scrip accumulation before any redemption	500,000 00

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1882	$3,383,457	$63,311 02
Written or renewed in 1883	26,505,473	338,063 16
Totals	$29,888,930	$401,374 18
Deduct expirations and cancellations	26,726,681	358,934 32
In force December 31, 1883	$3,162,249	$42,439 86
Deduct amount reinsured	556,872	7,475 00
Net amount in force	$2,605,377	$34,964 86

ORIENT MUTUAL INSURANCE COMPANY.

No. 41 Wall Street, New York.

[Organized February 18, 1854; commenced business March 1, 1854.]

EUGENE DUTILH, *President.* CHARLES IRVING, *Secretary.*

I. ASSETS.

Market value of real estate owned, unincumbered	$400,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$200,000 00	$215,187 50	
Atlantic Mutual Insurance Company scrip	3,030 00	3,030 00	
Total par and market values	$203,030 00	$218,217 50	$218,217 50
Cash in bank			31,425 39
Interest due and accrued on stocks and bonds			4,648 02
Premiums in due course of collection			41,165 62
Bills receivable, not matured, taken for premiums			182,783 49
All other assets			13,590 50
Aggregate amount of all actual, available Assets			$891,830 52

II. LIABILITIES.

Net amount of unpaid losses and claims	$34,530 37
Total unearned premiums	63,937 27
Principal unpaid on scrip ordered to be redeemed	631 00
Interest unpaid to scripholders, dne or to become due	9,563 59
All other liabilities	2,221 78
Total Liabilities, except scrip and surplus	$110,884 01
Outstanding scrip	593,203 00
Surplus	187,743 51
Aggregate Liabilities, including scrip and surplus	$891,830 52

III. INCOME DURING THE YEAR.

Gross cash premiums received	$413,377 33	
Deduct reinsurance, rebate and return premiums	95,250 52	
Net cash received for premiums (all marine)		$318,726 81
Interest and dividends received from all sources		9,508 72
Received for rent		33,050 00
Aggregate Income received during the year in cash		$361,285 53

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$289,195 74	
Deduct salvages and reinsurances	43,109 96	
Net amount paid for losses (all marine)		$246,085 78
Scrip redeemed in cash, and interest paid on scrip		39,241 77
Commissions and brokerage		19,496 94
Salaries and other charges of officers, clerks and other employes		38,449 96
State, national and local taxes		10,569 10
All other payments		10,217 33
Aggregate Expenditures during the year in cash		$364,060 88

V. MISCELLANEOUS.

Scrip.

Balance of scrip outstanding and deliverable to policyholders	$670,670 00
Limit of scrip accumulation before any redemption	500,000 00

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1882	$4,768,248	$63,576 63
Written or renewed in 1883	46,549 122	427,818 08
Totals	$51,317,370	$491,394 71
Deduct expirations and cancellations	46,185,633	427,457 44
In force December 31, 1883	$5,131,737	$63,937 27

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$24,134,464 40
Total losses paid since organization	13,023,772 77
Total amount of marine losses incurred during the year	241,935 52

SUN MUTUAL INSURANCE COMPANY.

No. 3 NASSAU STREET, NEW YORK.

[Incorporated May 22, 1841; commenced business 1841.]

JOHN P. PAULISON, *President.* JOHN P. NICHOLS, *Secretary.*

Capital stock of the Company paid up, $500,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$380,000 00	$462,000 00	$462,000 00
Cash in bank			40,824 10
Premiums in due course of collection			25,441 87
Bills receivable, not matured, taken for premiums			14,166 25
Aggregate amount of all actual, available Assets			$542,432 22

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$1,044 07	
Losses unadjusted, including all reported and supposed losses	2,250 00	
Losses resisted, including interest, costs and expenses	2,650 00	
Net amount of unpaid losses and claims		$5,944 07
Total unearned premiums		41,777 84
Principal unpaid on scrip ordered to be redeemed		2,037 00
Interest unpaid to scripholders, due or to become due		6,137 92
Rent and miscellaneous expenses, due and accrued		1,700 00
All other liabilities		2,624 35
Total Liabilities, except capital and net surplus		$60,221 18
Joint-stock capital paid up in cash		500,000 00
Aggregate Liabilities, including paid up capital		$560,221 18

III. INCOME DURING THE YEAR.

Gross cash premiums received	$229,029 38	
Deduct reinsurance, rebate and return premiums	97,678 02	
Net cash received for premiums (all marine)		$131,351 36
Interest and dividends received from all sources		13,197 46
Income from all other sources		2,064 30
Aggregate Income received during the year in cash		$146,613 12

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$87,048 53	
Deduct salvages and reinsurances	12,848 13	
Net amount paid for losses (all marine)		$74,200 40
Commissions and brokerage		7,728 38
Salaries and other charges of officers, clerks and other employes		23,474 00
State, national and local taxes		1,924 50
All other payments		24,810 11
Aggregate Expenditures during the year in cash		$132,137 39

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1882	$1,571,032	$25,467 45
Written or renewed in 1883	21,570,953	231,278 54
Totals	$23,141,985	$256,745 99
Deduct expirations and cancellations	20,286,064	213,751 40
In force December 31, 1883	$2,855,921	$42,994 59
Deduct amount reinsured	64,900	1,216 75
Net amount in force	$2,791,021	$41,777 84

Answers to General Interrogatories.

Total premiums received since the organization of the company	$42,664,051 83
Total losses paid since organization	30,097,132 97
Total cash dividends declared since the Company commenced business, including scrip redeemed	5,331,634 00
Total amount of the Company's stock owned by the directors at par value	128,700 00
Total amount of marine losses incurred during the year	77,350 85

Business in the State of New York during the year.

Marine risks written	$21,570,953 05
Premiums received	231,278 54
Losses paid	87,048 53
Amount of losses incurred	77,350 85
Amount paid the Comptroller for taxes on premiums	666 75
Amount paid the Comptroller for taxes on capital stock	785 86

Marine Insurance Companies of Other States.

Abstracts Compiled from the Annual Statements of Marine Insurance Companies of other States, Showing their Condition on the 31st Day of December, 1883.

BOSTON MARINE INSURANCE COMPANY.

BOSTON, MASS.

[Organized or incorporated December 23, 1873; commenced business January 20, 1874.]

RANSOM B. FULLER, *President.* THOMAS H. LORD, *Secretary.*

Attorney for the State of New York, HERBERT FULLER, No. 43 Wall street, New York,

Capital stock of the Company paid up, $1,000,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$91,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$200,000 00	$239,500 00	
Boston City bonds	100,000 00	116,125 00	
New Mexico and So. Pacific R. R. first mort. bonds,	30,000 00	34,875 00	
Equipment, Toledo, Cin. and St. L., Toledo, Delphos and Burl., and Louisville, New Albany and St. Louis first mortgage bonds	28,500 00	21,375 00	
Boston and Albany R. R first mortgage bonds	20,000 00	24,400 00	
Tol., Cin. and St. Louis R. R. first mort. bonds	65,500 00	16,375 00	
Iron Railroad first mortgage bonds	25,000 00	15,000 00	
Bangor City first mortgage bonds	10,000 00	11,225 00	
Oregon Short Line R. R. first mortgage bonds	10,000 00	10 000 00	
Chicago, Burl. and Quincy R. R. first mort. bonds	7,000 00	6,142 50	
Toledo, Delphos and Burl. R. R. first mort. bonds,	11,000 00	2,750 00	
Cambridge City first mortgage bonds	2,000 00	2,000 00	
So Ohio Coal and Iron Co. and Atlantic and Pacific R. R. bonds	1,500 00	855 00	
Atch., Topeka and Santa Fe R. R stock	172,500 00	136,275 00	
Chicago, Burlington and Quincy R. R. stock	62,700 00	75,553 00	
Union Pacific R. R. stock	50,000 00	35,750 00	
Merchandise National Bank stock	20,000 00	19,200 00	
Hoosac Tunnel Dock and Elevator Co. stock	5,000 00	5,000 00	
Toledo and Delphos Trust certificates	50,000 00	12,500 00	
Louisv., Evansville and New Alb. Trust certificates,	3,000 00	2,250 00	
Total par and market values	$873 700 00	$787,150 50	787,150 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Hallowell Granite Co., stock	$30,000 00	$45,000 00	$30,000 00	
Mexican Central R. R., bonds	50,000 00	30,000 00	25,000 00	
Union Pacific R. R., stock	31,500 00	23,625 00	21,477 27	
Toledo, Cin. & St. Louis R. R. bds.	59,000 00	14,750 00		
Toledo, Delphos & Bur. R. R bonds	3,000 00	750 00	21,545 45	
Mutual Union Tel. Co., bonds	10,000 00	8,200 00		
Detroit, Hillsdale & S. W. R.R., st'k,	27,000 00	18,900 00		
Merchants' Ins. Co., Boston, stock.	1,000 00	1,000 00	15,000 00	
American Fire Hose Mfg. Co., stock	1,000 00	1,250 00		
Maple River R. R. bonds	9,000 00	9,900 00		
Burlington & Mo. R. R. R., bonds	9,000 00	9,000 00	15,000 00	
China Mfg. Co., stock	10,000 00	10,000 00		
Pembroke Mills Co., stock	10,000 00	10,000 00	10,000 00	
New Mexico & So. Pac. R. R. bonds	9,000 00	10,462 50		
Pueblo & Ark. Valley R. R. bonds	1,000 00	1,120 00	9,000 00	
Bodwell Granite Co., stock	8,700 00	17,400 00	8,300 00	
Bodwell Granite Co., stock	8,700 00	17,400 00	5,000 00	
American Fire Hose Mfg. Co., stock	5 000 00	6,250 00	5,000 00	
Old Colony R. R. bonds	5,000 00	5,750 00	5,000 00	
Merchants' Ins. Co., Boston, stock.	1,000 00	1,000 00		
Mexican Central R. R., bonds	5,000 00	3,000 00	4,680 00	
Atlantic & G. Steam. Tr. Co., stock,	5,900 00	2,950 00		
Mexican Central R. R. bonds	7,000 00	4,200 00	3,600 00	
Boston & Bangor S. S. Co., stock	5,000 00	3,750 00	3,409 00	
South Boston Gas-Light Co., stock.	5,000 00	5,100 00	3,000 00	

	Par value.	Market value.	Amount loaned.	
Boston & Bangor S. S. Co., stock...	$4,200 00	$3,150 00	$2,500 00	
Mystic Rubber Co., stock.....	3,000 00	4,500 00	2,500 00	
American Fire Hose Mfg. Co., stock	2,000 00	2,500 00	2,000 00	
Simpson's Pat. Dry Dock Co., stock	5,000 00	2,500 00	2,000 00	
United States bonds.....	2,000 00	2,295 00	2,000 00	
Atchison, Topeka & S. Fe R. R. bds	1,500 00	1,837 50	1,500 00	
Mexican Central R. R. Co., bonds..	2,000 00	1,200 00	1,092 00	
South Boston Gas-Light Co., stock.	1,000 00	1,020 00	927 00	
Total amounts	$337,500 00	$279,760 00	$199,530 72	
				$199,530 72
Cash in bank.....				403,586 53
Interest due and accrued on stocks and bonds.....				2,976 60
Premiums in due course of collection				164,587 00
Bills receivable, not matured, taken for premiums.....				584,625 30
Aggregate amount of all actual, available Assets				$2,233,456 65

Items not admitted as available Assets.

Miscellaneous collateral loans in excess of ten per cent margin	$3,802 67

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	$2,919 79	
Losses unadjusted, including all reported and supposed losses.....	311,108 33	
Net amount of unpaid losses and claims.....		$314,028 12
Total unearned premiums.....		418,599 43
Total Liabilities, except capital and net surplus.....		$732,627 55
Joint-stock capital, paid up in cash		1,000,000 00
Surplus beyond all liabilities.....		500,829 10
Aggregate Liabilities, including paid up capital and net surplus,		$2,233,456 65

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	$1,434,050 18	
Deduct reinsurance, rebate and return premiums.....	227,177 06	
Net cash received for premiums (all marine).		$1,206,873 12
Interest, dividends and income from all sources.....		78,084 88
Aggregate Income received during the year in cash.....		$1,284,958 00

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$1,219,475 44	
Deduct salvages and reinsurances	165,921 20	
Net amount paid for losses (all marine)		$1,053,554 24
Dividends paid.....		100,000 00
Commissions and brokerage		100,660 60
Salaries and other charges of officers, clerks and other employes,		35,038 15
State, national and local taxes		25,711 68
All other payments		84,574 80
Aggregate Expenditures during the year in cash		$1,399,539 47

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1882	$10,789,031	$651,425 72
Written or renewed in 1883.....	94,880,079	1,541,918 79
Totals	$105,669,110	$2,193,344 51
Deduct expirations and cancellations.....	93,348,042	1,731,964 73
In force December 31, 1883.....	$12,321,068	$461,379 78
Deduct amount reinsured	1,266,177	42,780 35
Net amount in force	$11,054,891	$418,599 43

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$9,946,938 02
Total losses paid since organization	6,391,759 90
Total cash dividends declared since the Company commenced business	530,000 00
Total amount of the Company's stock owned by the directors at par value	169,200 00
Total amount loaned to stockholders and officers	95,687 14
Total amount of marine losses incurred during the year	1,280,520 91

Business in the State of New York during the year.

Marine risks written	$39,519,077 00
Premiums received	318,542 56
Losses paid	395,589 48
Amount of losses incurred	451,541 25
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	2,554 13
Amount paid the Comptroller for taxes on premiums	2,610 01

BOYLSTON MUTUAL INSURANCE COMPANY.

BOSTON, MASS.

[Organized December 26, 1872; commenced business January 8, 1873.]

J. W. BALCH, *President.* WASHINGTON GLOVER, *Secretary.*

Attorney for the State of New York, HENRY DESPARD, No. 60 Wall street, New York.

Capital Stock of the Company paid up, $557,200.

I. ASSETS.

Market value of real estate owned, unincumbered	$16,000 00
Loans on bond and mortgage (first liens)	170,000 00
Interest accrued thereon	3,272 95

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Merchants National Bank stock	$25,000 00	$33,437 50	
State National Bank stock	20,000 00	25,800 00	
Merchandise National Bank stock	10,000 00	9,600 00	
National Bank of the Republic stock	30,000 00	38,400 00	
Washington National Bank stock	30,000 00	39,450 00	
Columbian National Bank stock	30,000 00	38,700 00	
Tremont National Bank stock	20,000 00	21,400 00	
New England National Bank stock	1,700 00	2,273 75	
National Revere Bank stock	6,700 00	7,906 00	
Boston and Albany Railroad stock	5,500 00	9,680 00	
Boston and Providence Railroad stock	30,000 00	50,100 00	
Fitchburg Railroad stock	25,000 00	30,000 00	
Boston and Providence Railroad bonds	100,000 00	124,000 00	
Framingham and Lowell Railroad bonds	25,000 00	23,937 50	
New England Mtge. Security Co. bonds	10 000 00	10,100 00	
Cedar Rapids and Mo. River Railroad bonds	29,000 00	33,348 75	
United States bonds	51,000 00	58,331 25	
Total par and market values	$448,900 00	$556,464 75	556,464 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Boston and Prov. R. R. stock	$500 00	$880 00	$400 00
First Nat. B'k of Conc'd, N. H., st'k	10,000 00	20,000 00	13,000 00
Ocean Mills Co. stock	18,800 00	7,520 00	
Davol Mills stock	7,400 00	4,400 00	20,000 00
Shove Mills stock	10,000 00	10,000 00	
Tol., Cin. and St. Louis R. R. bonds	5,000 00	1,250 00	
Atchison, Top. and S. F. R. R. bd's	24,000 00	20,160 00	
Chi. and West Mich. R. R. bonds	5,000 00	4,350 00	20,000 00
C. Rapids and Mo. R. R. R. stock	18,100 00	18,462 00	15,000 00
F. & Elkh'n & Mo. Val. R. R. b'ds.	10,000 00	10,200 00	8,000,00
Roxbury Mills Co. stock	4,410 00	10,500 00	
Lake Superior Iron Co. stock	3,750 00	7,500 00	18,000 00
Ocean Mills Co. stock	5,200 00	2,080 00	
Eastern R. R. bonds	6,000 00	6 660 00	
United States bonds	1,000 00	1,140 00	
City of Cairo bonds	2,200 00	1,760 00	10,000 00
Chi., Burl'n and Q. R. R. bonds	2,000 00	1,760 00	
Atchison, Top. and S. F. R. R. b'ds	2,000 00	2,080 00	
Oregon Improvement Co. stock	1,000 00	850 00	5,000 00
New Eng. Mort. Security Co. bonds	3,000 00	3,030 00	
Eastern R. R. bonds	1,000 00	1,110 00	1,000 00
Total amounts	$140,360 00	$135,692 00	$110,400 00

		$110,400 00
Cash in office, $5,763.08; in bank, $40,470.86; total		46,233 94
Interest due and accrued on stocks and bonds		1,340 83
Interest due and accrued on collateral loans		611 59
Premiums in due course of collection		49,001 64
Bills receivable, not matured, taken for premiums		21,585 65
Aggregate amount of all actual, available Assets		$974,911 35

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$60,400 00	
Losses resisted, including interest, costs and expenses	13,000 00	
Net amount of unpaid losses and claims		$73,400 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	$113,198 49	
Unearned premiums, *pro rata*, on fire risks running more than one year	89,786 50	
Unearned premiums, at 100 per cent, on marine risks	27,544 58	
Total unearned premiums		230,529 57
Interest unpaid to scripholders, due or to become due		954 60
Salaries and other miscellaneous expenses, due and accrued		300 00
All other liabilities, viz.: Commissions and brokerage, $3,000; return premiums, $1,200; total		4,200 00
Total Liabilities, except capital and net surplus		$309,384 17
Joint-stock capital paid up in cash		557,200 00
Surplus beyond all liabilities		108,327 18
Aggregate Liabilities, including paid up capital and net surplus,		$974,911 35

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received	$391,162 81	$198,454 93	
Deduct reinsurance, rebate and return premiums	73,202 46	45,510 26	
Net cash received for premiums	$317,960 35	$152,944 67	$470,905 02
Interest received on bonds and mortgages			9,115 00
Interest and dividends received from all other sources			34,897 76
Income from all other sources			47 32
Aggregate Income received during the year in cash			$514,965 10

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses	$214,465 94	$219,438 41	
Deduct salvages and reinsurances	15,461 44	70,886 39	
Net amount paid for losses	$199,004 50	$148,552 02	$347,556 52
Dividends paid			33,432 00
Scrip redeemed in cash, and interest paid on scrip			4,836 60
Commissions and brokerage			69,488 25
Salaries and other charges of officers, clerks and other employes			28,410 00
State, national and local taxes			7,917 47
All other payments, viz.: Rent, $8,250; office expenses, $12,127.98; agency expenses, $11,821.21; total			32,199 19
Aggregate Expenditures during the year in cash			$523,840 03

V. MISCELLANEOUS.

Scrip.

Balance of scrip outstanding and deliverable to policyholders	$78,410 00
Limit of scrip accumulation before any redemption	500,000 00

Risks and Premiums.

	Fire risks.	Premiums.	Marine.	Premiums.
In force December 31, 1882	$25,625,506	$279,156 58	$1,136,481	$31,640 98
Written or renewed in 1883	39,041,939	391,957 55	22,425,567	198,440 40
Totals	$64,667,445	$671,114 13	$23,562,048	$230,081 38
Deduct expirations and cancellations	30,255,033	280,509 00	22,384,010	194,683 69
In force December 31, 1883	$34,412,362	$390,605 13	$1,178,038	$35,397 69
Deduct amount reinsured	1,996,138	21,853 64	376,686	7,853 11
Net amount in force	$32,416,224	$368,751 49	$801,352 00	$27,544 58

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$18,009,989	$226,396 98	1—2	$113,198 49
1882	Two years	35,675	312 92	1—4	78 23
1883		159,475	1,075 64	3—4	806 73
1881	Three years	578,495	5,755 17	1—6	959 19
1882		1,092,357	14,511 31	1—2	7,255 66
1883		1,516,278	17,383 13	5—6	14,485 94
1880	Four years	6,600	63 17	1—8	7 89
1881		24,025	194 06	3—8	72 77
1882		8,850	98 29	5—8	61 43
1883		140,740	1,062 94	7—8	930 07
1879	Five years	1,166,525	12,843 78	1-10	1,284 38
1880		1,093,487	11,376 70	3-10	3,413 01
1881		959,078	10,288 61	1—2	5,144 31
1882		3,080,528	26,815 05	7-10	18,770 53
1883		4,544,122	40,573 74	9-10	36,516 36
Totals		$32,416,224	$368,751 49	....	$202,984 99

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$4,078,033 02
Total losses paid since organization	2,312,942 19
Total cash dividends declared since the Company commenced business	664,504 00
Total amount of the Company's stock owned by the directors at par value	26,600 00
Total amount loaned to stockholders and officers	39,000 00
Total amount of fire losses incurred during the year	227,004 50
Total amount of marine losses incurred during the year	146,702 02

Business in the State of New York during the year.

Marine risks written	$7,733,733 00
Premiums received	67,428 67
Losses paid	53,230 74
Amount of losses incurred	66,930 74
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	1,538 64
Amount paid the Comptroller for taxes on premiums	559 40

CHINA MUTUAL INSURANCE COMPANY.

BOSTON, MASS.

[Organized or incorporated April 30, 1853; commenced business October 1, 1853.]

WILLIAM PERKINS, *President.* GEORGE L. DEBLOIS, *Secretary.*

Attorney for the State of New York, N. W. S. CATLIN, No. 16 Exchange place, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$20,000 00	$24,600 00	
Brookline, Mass., water bonds	10,000 00	13,000 00	
Town of Beverly, Mass., bonds	20,000 00	21,000 00	
Atlas National Bank stock	10,000 00	12,300 00	
Old Boston National Bank stock	5,000 00	6,400 00	
Continental National Bank stock	10,000 00	10,800 00	
Columbian National Bank stock	30,000 00	38,400 00	
Hide and Leather National Bank stock	30,000 00	33,300 00	
Massachusetts National Bank stock	4,000 00	4,480 00	
North National Bank stock	12,000 00	15,480 00	
New England National Bank stock	10,000 00	13,400 00	
Republic National Bank stock	30,000 00	38,400 00	
Second National Bank stock	20,000 00	30,600 00	
State National Bank stock	3,000 00	3,870 00	
Tremont National Bank stock	35,000 00	37,450 00	
Webster National Bank stock	10,000 00	10,900 00	
Washington National Bank stock	30,000 00	39,900 00	
Commerce National Bank stock	15,000 00	17,250 00	
Boston and Albany Railroad stock	22,000 00	38,500 00	
Boston and Providence Railroad stock	12,000 00	20,040 00	
Boston and Lowell Railroad stock	24,000 00	26,160 00	
Eastern Railroad bonds	10,000 00	11,100 00	
Total par and market values	$372,000 00	$467,330 00	$467,330 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Boston and Lowell R. R. Co. note	$25,000 00	$25,250 00	$25,000 00	
New England Mortgage Security Co. bond	1,000 00	1,020 00	927 27	
Union Pacific Railway Co. stock	15,000 00	10,600 00	15,000 00	
Oregon Short Line Co. bond	6,000 00	5,400 00		
Atch., Topeka & Santa Fe R. R. stk	67,500 00	53,000 00	50,000 00	
Total amounts	$114,500 00	$95,270 00	$90,927 27	90,927 27
Cash in bank				47,152 26
Interest due and accrued on stocks and bonds				1,220 00
Interest due and accrued on collateral loans				1,300 00
Premiums in due course of collection				67,566 62
Bills receivable, not matured, taken for premiums				241,591 07
Aggregate amount of all actual, available Assets				$917,087 23

Items not admitted as available Assets.

Scrip of other companies	$100 00	
Loans on personal security	116,901 88	
Total	$117,001 88	

II. LIABILITIES.

Net amount of unpaid losses and claims	$25,000 00
Total unearned premiums	171,127 76
Interest unpaid to scripholders, due or to become due	19 80

Miscellaneous expenses, due and accrued	$1,000 00
All other liabilities	500 00
Total Liabilities, except scrip and surplus	$197,647 56
Scrip	641,860 00
Surplus	77,579 67
Aggregate Liabilities, including scrip and surplus	$917,087 23

III. INCOME DURING THE YEAR.

Gross cash premiums received	$415,979 96	
Deduct reinsurance and return premiums	64,038 94	
Net cash received for premiums (all marine)		$351,941 02
Interest and dividends received from all sources		35,998 42
Income from all other sources		33,534 09
Aggregate Income received during the year in cash		$421,473 53

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$393,662 10	
Deduct salvages and reinsurances	33,534 09	
Net amount paid for losses (all marine)		$360,128 01
Scrip redeemed in cash and interest paid on scrip		135,056 20
Commissions and brokerage		18,275 35
Salaries and other charges of officers, clerks and other employes		20,340 00
State, national and local taxes		4,484 40
All other payments		12,140 63
Aggregate Expenditures during the year in cash		$550,424 59

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1882	$9,516,538	$194,660 69
Written or renewed in 1883	22,508,048	395,784 38
Totals	$32,024,586	$590,445 07
Deduct expirations and cancellations	22,947,207	419,317 31
In force December 31, 1883	$9,077,379	$171,127 76
Deduct amount reinsured	940,946	10,954 55
Net amount in force	$8,136,433	$160,173 21

Scrip.

Balance of scrip outstanding and deliverable to policyholders	$641,860 00
Scrip not actually delivered	1,850 00
Scrip dividends declared during the year	89,300 00
Earned premiums on which said scrip dividends were declared	357,200 00
Net cash participating premiums received during the year	316,627 00
Limit of scrip accumulation before any redemption	500,000 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$12,506,000 00
Total losses paid since organization	8,125,273 00
Total cash dividends declared since the Company commenced business	2,599,057 00
Total amount of marine losses incurred during the year	305,128 00

Business in the State of New York during the year.

Marine risks written	$4,017,820 00
Premiums received	60,496 58
Losses paid	80,797 47
Amount of losses incurred	84,797 47
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	885 88
Amount paid the Comptroller for taxes on premiums	559 98

Foreign Marine Insurance Companies.

UNITED STATES BRANCHES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE UNITED STATES BRANCHES OF FOREIGN MARINE INSURANCE COMPANIES, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1883.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

LOUIS A. WIGHT, Resident Manager and Attorney, No. 65 Wall street, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$550,000 00	$610,875 00	$610,875 00
Cash in office and in bank			87,672 66
Premiums in due course of collection			109,663 70
Bills receivable, not matured, taken for premiums			17,573 00
All other assets			1,286 31
Aggregate amount of all actual, available Assets			$827,070 67

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$43,664 85	
Losses unadjusted, including all reported and supposed losses		
Deduct reinsurances thereon	9,532 00	
Net amount of unpaid losses and claims		$34,132 85
Total unearned premiums		232,713 92
Unused balances of bills and notes in advance for premiums on open and inland policies or otherwise		9,556 51
Salaries and other miscellaneous expenses, due and accrued		2,879 21
All other liabilities, viz: Taxes and assessments, $866 96; commissions and brokerage, $6,286.62; return premiums, $4.52; total		7,158 10
Total Liabilities		$286,440 59

III. INCOME DURING THE YEAR.

Gross cash premiums received	$1,055,496 99	
Deduct reinsurance, rebate and return premiums	304,781 64	
Net cash received for premiums (all marine)		$750,715 35
Interest received from all sources		17,872 57
Income from all other sources		45,522 49
Received from home office	$104,893 29	
Aggregate Income received during the year in cash		$814,110 41

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$237,945 16	
Deduct salvages and reinsurances	64,019 14	
Net amount paid for losses (all marine)		$173,926 02
Commissions and brokerage		37,367 63
Salaries and other charges of officers, clerks and other employes		24,994 56
State, national and local taxes		8,262 66
Sent to home office	$561,960 60	
Aggregate Expenditures during the year in cash		$244,550 87

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1882	$15,522,372	$169,404 24
Written or renewed in 1883	117,162,749	1,069,977 76
Totals	$132,685,121	$1,239,382 00
Deduct expirations and cancellations	111,677,791	941,570 59
In force December 31, 1883	$21,007,330	$297,811 41
Deduct amount reinsured	1,775,541	38,494 40
Net amount in force	$19,231,789	$259,317 01

GENERAL MARINE INSURANCE COMPANY.

DRESDEN, SAXONY.

J. BERTSCHMANN, Resident Manager and Attorney, 60 Wall street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$150,000 00	$155,750 00	$155,750 00
Premiums in due course of collection			1,349 92
Aggregate amount of all actual, available Assets			$157,099 92

II. LIABILITIES.

Net amount of unpaid losses and claims	$6,330 00
Total unearned premiums	1,895 01
Total Liabilities	$8,225 01

III. INCOME DURING THE YEAR.

Net cash received for premiums (all marine)	$85,681 52
Aggregate Income received during the year in cash	$85,681 52

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all marine)	$58,563 87
Commissions and brokerage	6,433 57
Salaries and other charges of officers, clerks and other employes	684 48
State, national and local taxes	1,713 63
Aggregate Expenditures during the year in cash	$67,395 55

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1882	$140,408	$1,688 07
Written or renewed in 1883	17,343,184	85,681 52
Totals	$17,483,592	$87,369 59
Deduct expirations and cancellations	17,334,952	85,474 58
Net amount in force	$148,640	$1,895 01

SEA INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

G. BANTHAM RAE, Resident Manager and Attorney, No. 121 Pearl street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$150,000 00	$172,312 50	$172,312 50
Cash in bank			5,543 54
Premiums in due course of collection			20,042 65
Bills receivable, not matured, taken for premiums			1,225 00
Aggregate amount of all actual, available Assets			$199,123 69

II. LIABILITIES.

Net amount of unpaid losses and claims	$30,000 00
Total unearned premiums	33,055 99
All other liabilities	11,251 76
Total Liabilities	$74,307 75

III. INCOME DURING THE YEAR.

Gross cash premiums received	$408,163 04	
Deduct reinsurance, rebate and return premiums	149,352 21	
Net cash received for premiums (all marine)		$258,810 83
Interest and dividends received from all sources		6,750 00
Income from all other sources		7,102,07
Aggregate Income received during the year in cash		$272,662 90

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$220,894 16	
Deduct salvages and reinsurances	75,187 55	
Net amount paid for losses (all marine)		$145,706 61
Commissions and brokerage		11,769 11
Salaries and other charges of officers, clerks and other employes		4,711 08
State, national and local taxes		5,077 73
Returned to home office	$116,580 90	
Aggregate Expenditures during the year in cash		$170,264 53

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1882	$1,634,324	$22,033 82
Written or renewed in 1883	37,210,340	404,692 84
Totals	$38,844,664	$426,726 66
Deduct expirations and cancellations	36,728,855	379,419 09
In force December 31, 1883	$2,115,809	$47,307 57
Deduct amount reinsured	544,701	14,251 58
Net amount in force	$1,571,108	$33,055 99

Amount of taxes paid to the Insurance Department, State of New York, on premiums under reciprocal law	$3,179 94
Amount paid the Comptroller for taxes on premiums	1,640 79

SWITZERLAND MARINE INSURANCE COMPANY.

ZURICH, SWITZERLAND.

JACOB BERTSCHMANN, Resident Manager and Attorney, No. 69 Beaver street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$150,000 00	$189,000 00	$189,000 00
Cash in bank			9,330 31
Premiums in due course of collection			5,678 30
Aggregate amount of all actual, available Assets			$204,008 61

II. LIABILITIES.

Net amount of unpaid losses and claims	$8,845 89
Total unearned premiums	8,623 65
Total Liabilities	$17,469 54

III. INCOME DURING THE YEAR.

Gross cash premiums received	$250,382 80	
Deduct reinsurance, rebate and return premiums	17,438 88	
Net cash received for premiums (all marine)		$232,943 92
Aggregate Income received during the year in cash		$232,943 92

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all marine)	$145,751 53
Commissions and brokerage	13,020 69
Salaries and other charges of officers, clerks and other employes	3,100 00
State, national and local taxes	4,658 88
All other payments and expenditures	1,764 61
Aggregate Expenditures during the year in cash	$168,295 71

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1882	$949,600	$8,738 61
Written or renewed in 1883	40,482,652	240,754 29
Totals	$41,432,252	$249,492 90
Deduct expirations and cancellations	40,487,468	240,221 42
In force December 31, 1883	$944,784	$9,271 48
Deduct amount reinsured	54,863	647 83
Net amount in force	$889,921	$8,623 65

THAMES AND MERSEY MARINE INSURANCE COMPANY (Limited).

A. J. MACDONALD, Resident Manager, No. 6 Hanover street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$475,000 00	$582,807 50	$582,807 50
Cash in bank			4,016 15
Premiums in due course of collection			24,598 02
Bills receivable, not matured, taken for premiums			7,705 37
All other assets			728 99
Aggregate amount of all actual, available Assets			$619,856 03

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$100 00	
Losses unadjusted, including all reported and supposed losses	115,200 00	
Losses resisted, including interest, costs and expenses	25,000 00	
Total amount of claims for losses	$140,300 00	
Deduct reinsurance thereon	6,750 00	
Net amount of unpaid losses and claims		$133,550 00
Total unearned premiums		41,291 47
All other liabilities		5,168 14
Total Liabilities		$180,009 61

III. INCOME DURING THE YEAR.

Gross cash premiums received	$393,860 89	
Deduct reinsurance, rebate and return premiums	74,158 11	
Net cash received for premiums		$319,702 78
Interest and dividends received from all sources		16,439 00
Aggregate Income received during the year in cash		$336,141 78

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$280,929 34	
Deduct salvages and reinsurances	7,361 14	
Net amount paid for losses (all marine)		$273,568 20
Commissions and brokerage		56,910 59
Salaries and other charges of officers, clerks and employes		12,694 71
State, national and local taxes		5,628 66
All other payments and expenditures		7,851 33
Aggregate Expenditures during the year in cash		$356,653 49

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1882	$2,306,147	$19,700 23
Written or renewed in 1883	66,086,896	413,690 00
Totals	$68,393,043	$433,390 23
Deduct expirations and cancellations	64,829,429	374,974 48
Net amount in force	$3,563,614	$58,415 75

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

	Deposits.	Liabilities.
Oregon	$50,000 00	.....
Ohio	100,000 00	$1,189 54
Georgia	25,000 00	.....
Massachusetts	100,000 00	.....
New York	200,000 00	63,188 17

Amount of taxes paid to the Insurance Department, State of New York, on premiums under reciprocal law	$1,442 95
Amount paid the Comptroller for taxes on premiums	935 10

UNION MARINE INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

W. R. T. JONES and JAMES A. WHITLOCK, Resident Managers and Attorneys, No. 51 Wall street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$300 000 00	$371,625 00	$371,625 00
Cash in bank			4,933 44
Interest due and accrued on stocks and bonds			3,000 00
Premiums in due course of collection			39,318 92
All other assets			192 12
Aggregate amount of all actual, available Assets			$419,069 48

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$3,302 18	
Losses unadjusted, including all reported and supposed losses	15,908 66	
Total amount of claims for losses	$19,210 84	
Deduct reinsurance thereon	3,321 53	
Net amount of unpaid losses and claims		$15,889 31
Total unearned premiums		19,460 96
All other liabilities		5,667 78
Total Liabilities		$41,018 05

III. INCOME DURING THE YEAR.

Gross cash premiums received	$367,941 34	
Deduct reinsurance, rebate and return premiums	107,122 64	
Net cash received for premiums (all marine)		$260,818 70
Interest and dividends received from all sources		12,000 00
Aggregate Income received during the year in cash		$272,818 70

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$168,286 96	
Deduct salvages and reinsurances	65,855 02	
Net amount paid for losses (all marine)		$102,431 94
Commissions and brokerage		28,743 29
Salaries and other charges of officers, clerks and other employes,		2,500 00
State, national and local taxes		5,064 80
All other payments		2,596 06
Returned to home office	$100,204 64	
Aggregate Expenditures during the year in cash		$141,336 09

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1881	$2,344,478	$22,574 61
Written or renewed in 1882	36,236,227	373,392 83
Totals	$38,580,705	$395,967 44
Deduct expirations and cancellations	36,416,280	374,028 50
In force December 31, 1882	$2,164,425	$21,938 94
Deduct amount reinsured	161,528	2,477 98
Net amount in force	$2,002,897	$19,460 96

Answers to General Interrogatories.

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:	
New York State	$200,000 00
Massachusetts	100,000 00

Business in the State of New York during the year.

Amount of taxes paid to the Insurance Department on premiums under reciprocal law	$3,066 76
Amount of taxes paid to various fire departments	
Amount paid the Comptroller for taxes on premiums	
Amount paid the Comptroller for taxes on capital stock	
Amount paid the Comptroller for taxes on dividends to stockholders	

UNIVERSAL MARINE INSURANCE COMPANY (Limited).

London, England.

Resident Manager and Attorney for the State of New York, JAMES LAWSON, No. 4 Hanover Street, New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$200,000 00	$247,500 00	$247,500 00
Cash in bank			2,296 52
Premiums in due course of collection			5,653 35
Aggregate amount of all actual, available Assets			$255,449 87

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$1,502 70	
Deduct reinsurance thereon	250 00	
Net amount of unpaid losses and claims		$1,252 70
Total unearned premiums		6,177 58
All other liabilities		953 80
Total Liabilities, except capital and net surplus		$8,384 08

III. INCOME DURING THE YEAR.

Gross cash premiums received	$16,149 84	
Deduct reinsurance, rebate and return premiums	6,871 80	
Net cash received for premiums (all marine)		$9,278 04
Aggregate Income received during the year in cash		$9,278 04

IV. EXPENDITURES DURING THE YEAR.

Commissions and brokerage		$678 12
Salaries and other charges of officers, clerks and other employes		2,000 00
State, national and other taxes		94 41
All other payments		2,075 89
Returned to home office	$1,441 45	
Aggregate Expenditures during the year in cash		$4,848 42

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
Writen or renewed in 1883	$2,102,338	$23,692 52
Totals	$2,102,338	$23,692 52
Deduct expirations and cancellations	1,649,672	17,514 94
In force December 31, 1883	$452,666	$6,177 58
Deduct amount reinsured	78,626	1,651 86
Net amount in force	$374,040	$4,525 72

Companies Transacting no New Business.

Abstracts Compiled from the Statements of Fire, Fire-Marine and Marine Insurance Companies doing no New Business, made to the Superintendent of the Insurance Department, Showing their Condition on the 31st Day of December, 1883.

IMPORTERS AND TRADERS' INSURANCE COMPANY.

No. 158 Broadway, New York.

JOSEPH BROKAW, *President.* DANIEL A. SMITH, *Secretary.*

The president of this company reports that no business has been done by the company during the past year, excepting the reinsuring of its outstanding risks, in the American Fire Insurance Company of New York, paying up its indebtedness and converting its assets into cash, preparatory to dissolution. The company, by the terms of its reinsurance, is protected against all losses, with the exception of one claim, for the payment of which there are more than sufficient funds in the hands of the company.

Assets, December 31, 1883..... $10,656 14

The president further reports that, on the 7th day of December, 1883, by the unanimous vote of the board of directors, authorized and sanctioned by one hundred and sixty-two out of a total of one hundred and sixty-four shareholders, upon a petition signed by a majority of the directors, an order duly entitled, to show cause why the corporation should not be dissolved, was obtained from Hon. Abraham Lawrence, one of the judges of the Supreme Court of the State of New York, at a special term thereof, at his chambers, in the city of New York. Said order is made returnable before Henry J. Scudder, Esq., who is thereby appointed a referee, at his office, No. 66 Wall street, in the city of New York, March 13, 1884, at three o'clock, P. M., for the purpose of hearing, and with all convenient speed reporting upon any and all objections which may be there and then interposed to the proposed dissolution of said corporation.

*LAMAR INSURANCE COMPANY.

WILLIAM R. MACDIARMID, Receiver, No. 5 Dey street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered.....		$4,500 00

Stocks owned by the Company.

	Par value.	Market value.	
National Bank of Commerce stock.....	$4,000 00	$6,000 00	
National Bank of the Republic stock	5,000 00	5,750 00	
St. Nicholas Bank of New York stock	5,400 00	7,290 00	
Total par and market values.....	$14,400 00	$19,040 00	19,040 00

* All the outstanding risks of this Company are reinsured in the Phenix Insurance Company of Brooklyn, N. Y.

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Nassau Fire Ins. Co. of Brooklyn stock	$250 00	$350 00	$4,077 00	
Consol. Gas Co. of Baltimore stock,	4,000 00	1,800 00		
Total amounts	$4,250 00	$2,150 00	$4,077 00	
				$4,077 00
Cash in office, $19.60; in bank, $1,880.02; total				1,899 62
Total gross assets				$29,516 62
Deduct probable loss on loan				1,927 00
Aggregate amount of all actual, available Assets				$27,589 62

II. LIABILITIES.

Net amount of unpaid losses and claims	$7,053 39
Amount reclaimable on all unexpired policies	1,150 00
Cash dividends to stockholders, unpaid	680 00
Return premiums, $99.70; law expenses allowed by order of court, $2,784.77; total	2,884 47
Total Liabilities, except capital	$11,767 86
Joint-stock capital paid up in cash	30,000 00
Aggregate Liabilities, including paid up capital	$41,767 86

III. INCOME DURING THE YEAR.

Cash received	$135,323 41
Received on bonds and mortgages	31,900 00
Interest received thereon	960 54
Received on loans	2,896 50
Interest on same	481 38
Interest on deposits	282 80
Aggregate Income during the year in cash	$171,844 63

IV. EXPENDITURES DURING THE YEAR.

Dividend paid stockholders by order of court	$169,320 00
Salaries	500 00
Taxes	79 51
All other payments, viz.: Rent, stationery, postage, etc.	133 00
Aggregate Expenditures during the year in cash	$170,032 51

LENOX FIRE INSURANCE COMPANY.

The charter of this company expired April, 1883, and the company having no outstanding liabilities as regards policyholders, its assets, by a resolution of its board of directors, were divided among its stockholders.

*LORILLARD INSURANCE COMPANY.

No. 152 BROADWAY, NEW YORK.

[Organized or incorporated December, 1871; commenced business January, 1872.]

CARLISLE NORWOOD, *President.* E. B. MAGNUS, *Secretary.*

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$170,000 00	$204,900 00	
Lake Shore and Michigan Southern R. R. bonds	26,000 00	33,150 00	
Total par and market values	$196,000 00	$238,050 00	$238,050 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Chatham National Bank stock	$3,000 00	$4,200 00	$4,000 00	
Oriental National Bank stock	1,000 00	1,500 00		
New York Produce Ex. Bank stock	600 00	600 00	540 00	
Total amounts	$4,600 00	$6,300 00	$4,540 00	4,540 00
Cash in office, $601.43; in bank, $73,217.48; total				73,818 91
Interest due and accrued on stocks and bonds				2,234 26
Interest due and accrued on collateral loans				127 10
Premiums in due course of collection				14,837 57
Aggregate amount of all actual, available Assets				$333,607 84

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	$8,032 00	
Losses unadjusted, including all reported and supposed losses	5,047 00	
Losses resisted, including interest, costs and expenses	6,050 00	
Net amount of unpaid losses and claims		$19,129 00
Salaries and other miscellaneous expenses, due and accrued		1,061 50
All other liabilities		16,715 78
Total Liabilities, except capital		$36,906 28
Joint-stock capital paid up in cash		300,000 00
Aggregate Liabilities, including paid up capital		$336,906 28

III. INCOME DURING THE YEAR.

Gross cash premiums	$146,833 90	
Deduct reinsurance, rebate and return premiums	18,260 82	
Net cash received for premiums (all fire)		$128,573 08
Interest and dividends received from all sources		12,894 32
Aggregate Income received during the year in cash		$141,467 40

*This company is in voluntary liquidation, and all its outstanding risks have been reinsured in the Guardian Fire and Life Assurance Company of London, England.

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$107,037 14	
Deduct salvages and reinsurances	7,125 29	
Net amount paid for losses (all fire)		$99,911 85
Dividends paid		9,000 00
Commissions and brokerage		24,403 84
Salaries and other charges of officers, clerks and other employes		16,820 00
State, national and local taxes		8,149 15
All other payments		42,848 77
Aggregate Expenditures during the year in cash		$201,133 61

V. MISCELLANEOUS.

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,905,075 75
Total losses paid since organization	920,390 38
Total cash dividends declared since the Company commenced business	228,000 00
Total amount of the Company's stock owned by the directors at par value	102,175 00
Total amount of fire losses incurred during the year	106,896 85

Business in the State of New York during the year.

Fire risks written	$7,825,127 00
Premiums received	46,103 38
Losses paid	49,344 85
Amount of losses incurred	54,845 85
Amount paid the Comptroller for taxes on premiums	378 08
Amount paid the Comptroller for taxes on capital stock	324 00

*NEW YORK AND BOSTON INSURANCE COMPANY.

No. 73 William Street, New York.

[Organized or incorporated July 28, 1876; commenced business August 1, 1876.]

A. GALLATIN STEVENS, *President.* ROBERT L. LIVINGSTON, *Secretary.*

Capital stock of the Company paid up, $200,000, less $120,000 returned to stockholders, $80,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$45,762 63
Cash in office, $309.65; in bank, $46.03; total	355 68
All other assets	40 00
Aggregate amount of all actual, available assets	$46,158 31

II. LIABILITIES.

Net amount of unpaid losses and claims	$2,500 00
Borrowed money, due and to become due	450 00
Total Liabilities, except outstanding capital	$2,950 00
Joint-stock capital paid up, $200,000, less $120,000 returned to stockholders	80,000 00
Aggregate Liabilities, including capital	$82,950 00

* All outstanding risks are reinsured in the Lion Fire Insurance Company of London, England, and in the Scottish Union and National Insurance Company of Edinburgh, Scotland.

III. INCOME DURING THE YEAR.

Interest and dividends received from all sources	$98 33
Received for rent	1,386 00
Income from all other sources	228 75
Aggregate Income during the year in cash	$1,713 08

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	$630 65
Salaries and other charges of officers, clerks and employes	1,800 00
State, national and local taxes	667 11
All other payments	10,560 83
Aggregate Expenditures during the year in cash	$13,658 59

NEW YORK CENTRAL INSURANCE COMPANY.

UNION SPRINGS, N. Y.

[Organized or incorporated and commenced business January 9, 1863.]

W. E. HUGHITT, *President.* A. M. CLARK, *Secretary.*

Capital stock of the Company paid up, $100,000, less $60,000 returned to stockholders, $40,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$7,000 00
Loans on bond and mortgage (first liens)	700 00
Loans on bond and mortgage upon which more than one year's interest is due	1,100 00
Interest due and unpaid on bond and mortgage loans	133 88
Interest accrued thereon	11 50
Cash in bank	1,293 91
Aggregate amount of all actual, available Assets	$10,239 29

III. INCOME DURING THE YEAR.

Interest received on bonds and mortgages	$86 60
Interest and dividends received from all other sources	122 20
Aggregate Income received during the year in cash	$208 80

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	$209 75
Salaries and other charges of officers, clerks and other employes	90 00
State, national and local taxes	129 14
All other payments	155 44
Aggregate Expenditures during the year in cash	$584 33

NEW YORK CITY INSURANCE COMPANY.

No. 27 Pine Street, New York.

[Organized or incorporated February 19, 1872; commenced business March 1, 1872.]

CYRUS H. LOUTREL, *President.* JOHN D. KINSMAN, *Secretary.*

Capital stock of the Company paid up, $300,000, less $240,000 paid stockholders, $60,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$10,000 00
Interest accrued thereon	50 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bond	$10,000 00	$13,300 00	13,300 00
Cash in office, $69.43; in bank, $122.17; total			191 60
Interest due and accrued on stocks and bonds			1,500 00
Aggregate amount of all actual, available Assets			$25,041 60

II. LIABILITIES.

Net amount of unpaid losses and claims	$4,038 30
Total Liabilities, except outstanding capital	$4,038 30
Joint-stock capital outstanding	60,000 00
Aggregate Liabilities, including outstanding capital	$64,038 30

III. INCOME DURING THE YEAR.

Interest received on bonds and mortgages	$600 00
Interest and dividends received from all other sources	5,044 51
Income from all other sources	17,026 25
Aggregate Income received during the year in cash	$22,670 76

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses	$1,858 25
Cash paid stockholders on capital stock	240,000 00
Salaries and other charges of officers, clerks and other employes	1,300 08
All other payments	1,905 89
Aggregate Expenditures during the year in cash	$245,064 22

*PACIFIC MUTUAL INSURANCE COMPANY.

JACOB R. TELFAIR, Receiver, No. 56 Wall street, New York.

I. ASSETS.

Cash in bank	$1,212 91
Due for salvages	6,064 00
United States bonds	102,093 75
Loans thereon	11,400 00
Total	$120,770 66

II. LIABILITIES.

Losses due and unpaid	$2,300 01	
Losses unadjusted and in litigation	58,744 83	
Total amount of claims for losses	$61,044 84	
Deduct reinsurance thereon	11,077 95	
Net amount of unpaid losses and claims		$49,966 89
Return premiums		4,240 41
Commissions		12 00
Bills, salvages, etc		2,950 00
Redemption of scrip		12,386 00
Interest on scrip		13,616 94
Expenses of dissolution		10,000 00
Balance dividend to scripholders		2,163 11
Balance representing remaining profits		25,435 31
Total		$120,770 66

III. RECEIPTS.

Balance cash on hand	$690 73
Interest accounts	4,812 35
Premium notes	602 39
Settlement of claims	255 92
Total	$6,361 39

IV. DISBURSEMENTS.

Losses	$972 72
Return premiums	148 45
Expenses	2,452 57
Taxes	26 86
Salvage expenses	95 82
Redemption of scrip	110 00
Interest on scrip	33 00
Dividend on scrip by order of court	1,309 06
Total	$5,148 48

Profits for previous years represented by scrip outstanding and deliverable to policyholders	$204,270 50
Deduct amount ordered to be redeemed	10,213 53
Balance	$194,056 97
Scrip included in above, but not actually delivered	$11,894 20

* In voluntary liquidation.

*RELIEF FIRE INSURANCE COMPANY.

No. 168 Broadway, New York.

[Organized or incorporated September, 1855; commenced business December 18, 1855.]

HENRY DEMAREST, *President.* G. W. DAMON, *Secretary.*

Capital stock of the Company paid up, $200,000.

I. ASSETS.

Market value of real estate owned, unincumbered		$2,500 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$115,000 00	$140,325 00	
District of Columbia bonds	5,000 00	5,650 00	
Portchester Railroad bonds	5,000 00	6,000 00	
Montgomery City bonds	9,500 00	7,600 00	
Rahway City bonds	10,000 00	3,000 00	
Total par and market values	$144,500 00	$162,575 00	162,575 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N. Y., L. E. & Western pref. stock,	$20,000 00	$15,000 00	$11,000 00	11,000 00
Cash in office and in bank				1,997 85
Interest due and accrued on stocks and bonds				1,441 00
Interest due and accrued on collateral loans				117 34
Aggregate amount of all actual, available Assets				$179,631 19

II. LIABILITIES.

Net amount of unpaid losses and claims	$2,600 00
Cash dividends to stockholders, unpaid	150 00
Total Liabilities, except capital	$2,750 00
Joint-stock capital paid up in cash	200,000 00
Aggregate Liabilities, including paid up capital	$202,750 00

III. INCOME DURING THE YEAR.

Net cash received for premiums (all fire)	$49 38
Interest received on bonds and mortgages	951 80
Interest and dividends received from all other sources	5,723 78
Received for rent	223 14
Income from all other sources	189 96
Aggregate Income received during the year in cash	$7,138 06

* All the outstanding risks of this Company have been reinsured in the Niagara Fire Insurance Company, of New York.

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$4,003 64
Commissions and brokerage	8 68
Salaries and other charges of officers, clerks and other employes	4,876 66
State national and local taxes	600 00
All other payments	64 16
Aggregate Expenditures during the year in cash	$9,553 14

* REPUBLIC FIRE INSURANCE COMPANY.

No. 153 BROADWAY, NEW YORK.

[Organized or incorporated April 12, 1852; commenced business April 13, 1852.]

ROBERT S. HONE, *President.* EDWARD ROWELL, *Secretary.*

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$43,000 00
Loans on bond and mortgage (first liens)	115,400 00
Interest accrued thereon	493 66

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$35,000 00	$45,800 00	
National Bank of Commerce stock	50,000 00	76,000 00	
Delaware and Hudson Canal Co. bonds	10,000 00	10,600 00	
Total par and market values	$95,000 00	$132,400 00	132,400 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
National Bank of Commerce stock, Del. and Hud. Canal Co. stock	$5,000 00 7,500 00	$7,752 00 7,875 00	$14,000 00	
Citizens' National Bank stock	250 00	300 00	250 00	
Total amounts	$12,850 00	$15,927 00	$14,250 00	14,250 00
Cash in office, $455.72; in bank, $6,238.28; total				6,694 00
Rents due and accrued				2,000 00
Aggregate amount of all actual, available Assets				$314,237 66

II. LIABILITIES.

Net amount of unpaid losses and claims	$1,625 00
Interest unpaid to scripholders, due or to become due	181 80
Cash dividends to stockholders, unpaid	113 00
Total Liabilities, except capital and net surplus	$1,919 80
Joint-stock capital paid up in cash	300,000 00
Surplus beyond all liabilities	12,317 86
Aggregate Liabilities, including paid up capital and net surplus,	$314,237 66

* The outstanding risks of this Company have been all reinsured in the North British and Mercantile Insurance Company of London, England.

III. INCOME DURING THE YEAR.

Interest received on bonds and mortgages	$6,219 91
Interest and dividends received from all other sources	10,481 67
Received for rent	11,913 00
Income from all other sources	332 99
Aggregate Income received during the year in cash	$28,947 57

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	$1,101 68
Salaries, and other charges of officers, clerks and other employes	6,891 67
State, national and local taxes	2,606 22
All other payments	7,923 27
Aggregate Expenditures during the year in cash	$18,522 84

ST. NICHOLAS INSURANCE COMPANY.

No. 170 Broadway, New York.

[Organized and commenced business July 31, 1852.]

ISAAC HENDRIX, *President.* JACOB DU BOIS, *Secretary.*

The president and secretary report that the charter of this company expired July 31, 1882, and that the trustees thereof have paid all the debts of said company, and distributed the remaining assets among the stockholders, prior to January 1, 1884.

TRADESMEN'S FIRE INSURANCE COMPANY.

No. 168 Broadway, New York.

[Organized or incorporated 1853; commenced business December 23, 1858.

D. B. KEELER, *President.* T. Y. BROWN, *Secretary.*

Capital stock of the Company paid up, $300,000.

I. ASSETS.

Loans on bond and mortgage (first liens)		$18,500 00
Interest accrued thereon		487 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$117,000 00	$146,103 75	
New York Central and Hudson R. R. Co. bonds	50,000 00	56,000 00	
Harlem R. R. Co. stock	2,500 00	4,875 00	
Fourth National Bank stock	10,000 00	12,800 00	
Bank of America stock	10,000 00	15,700 00	
American Exchange Bank stock	15,000 00	19,200 00	
Bank of Commerce stock	15,000 00	22,650 00	
Total par and market values	$219,500 00	$277,328 75	277,328 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Murray Hill bank stock	$2,500 00	$5,000 00	$2,500 00	
				$2,500 00
Cash in office, $146.38; in bank, $304.40; total				450 78
Interest due and accrued on stocks and bonds				2,600 00
Interest due and accrued on collateral loans				72 50
Aggregate amount of all actual, available Assets				$301,939 53

II. LIABILITIES.

Joint-stock capital paid up in cash	$300,000 00
Surplus beyond all liabilities	1,939 53
Aggregate Liabilities	$301,939 53

III. INCOME DURING THE YEAR

	Fire.	Inland.	
Gross cash premiums received	$24,096 21	$1,970 62	
Deduct reinsurance, rebate and return premiums	2,280 15	.....	
Net cash received for premiums	$21,816 06	$1,970 62	
			$23,786 68
Interest received on bonds and mortgages			2,011 50
Interest and dividends received from all other sources			14,081 11
Received for rent			3,080 51
Income from all other sources			29,451 20
Aggregate Income received during the year in cash			$72,411 00

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	$48,777 22	$6,729 30	
Deduct salvages and reinsurances	23,024 86	3,570 06	
Net amount paid for losses	$25,752 36	$3,159 24	
			$28,911 60
Dividends paid			45,000 00
Commissions and brokerage			6,379 81
Salaries and other charges of officers, clerks and other employes			7,500 00
State, national and local taxes			1,677 84
All other payments, viz.: Reinsurance, $109,362.64; miscellaneous, $9,638.09; total			119,000 73
Aggregate Expenditures during the year in cash			$208,469 98

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$3,641,070 21
Total cash dividends declared since the Company commenced business	456,000 00
Total dividends declared payable since organization	50,000 00
Total amount loaned to stockholders and officers	2,500 00

UNION MUTUAL INSURANCE COMPANY.

New York.

FERDINAND STAGG, Vice-President, 120 Broadway, New York.

I. ASSETS.

Bank deposit	$55,000 00
Interest accrued thereon	115 83
Cash in bank	5,684 28
United States Warehouse Company stock	900 00
Total	$61,700 11

II. LIABILITIES.

Losses resisted, including interest, costs and other expenses thereon,	$40,700 00
Balance	$21,000 11
Outstanding scrip	$84,029 40

Receivers' Statements.

Abstracts Compiled from the Statements of Receivers of Fire, Fire-Marine and Marine Insurance Companies of the State of New York, made to the Superintendent of the Insurance Department for the Year ending December 31st, 1883

ADRIATIC FIRE INSURANCE COMPANY.

THE METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK, Receiver, No. 35 Wall street, New York.

I. RECEIPTS.

Proceeds, sales of securities	$7,386 25

II. DISBURSEMENTS.

Sundry claims and allowances	$3,120 80
Cash balance December 31, 1883	$4,265 45

III. LIABILITIES.

Estimated fire and other claims	$14,410 00

By an order of the Supreme Court, dated July 12, 1883, The Metropolitan Trust Company, of the City of New York, was appointed receiver of this Company, *vice* Nelson G. Rogers, and was authorized to receive and hold, as such receiver, the sum of $30,554.60, as assets of said Company, and apply the same as in said order directed.

AMITY INSURANCE COMPANY.

EDWARD MERRITT, Receiver, No. 20 Court street, Brooklyn, N. Y.

I. RECEIPTS.

Balance on hand December 31, 1882	$1,441 26
Interest on United States bonds	80 00
Pennsylvania R. R. claim	162 82
Proceeds sales United States bonds	2,452 50
Miscellaneous claims	9 00
Total	$4,145 58

II. DISBURSEMENTS.

Law expenses	$615 11
Compromise claim	117 10
Taxes heretofore in dispute	54 95
Total	$787 16
Balance	$3,358 42

ARCTIC FIRE INSURANCE COMPANY

VINCENT TILYOU, Receiver, No. 71 Liberty street, New York.

I. DISBURSEMENTS.

Dividend, Charles D. Matthews	$18 00
Miscellaneous	1 48
Total	$19 48

II. ASSETS.

Cash in bank	$379 06

III. LIABILITIES.

Dividends due stockholders	$316 00
Balance	63 06
Total	$379 06

ATLANTIC INSURANCE COMPANY.

CHARLES A. TOWNSEND, Receiver, No. 254 Broadway, New York.

I. RECEIPTS.

Bank balance	$4,699 31
Interest thereon	68 58
Dividend Richmond City stock	40 00
Proceeds sale of city bond	1,340 00
Total	$6,147 89

II. DISBURSEMENTS.

Law and incidental expenses	$762 99
Balance	$5,384 90

BALTIC INSURANCE COMPANY.

WILLIAM H. KIPP, Receiver, No. 231 Broadway, New York.

I. ASSETS.

Premium account	$9,460 34

II. LIABILITIES.

Losses (disallowed), rent and counsel fees	$2,966 45
Balance	$6,493 89

BEEKMAN FIRE INSURANCE COMPANY.

FRANCIS M. BIXBY, Receiver, No. 289 Greenwich street, New York.

I. ASSETS.

Received from all sources	$240,357 57

II. DISBURSEMENTS.

All payments to date	$240,107 59
Referee, in matter of final accounting, etc	250 00
Total	$240,357 57

Mr. Bixby further reports that the court has determined his trust as such receiver properly administered, and that he has been duly discharged therefrom.

BREWERS AND MALTSTERS' INSURANCE COMPANY

NEWTON AMERMAN, Receiver, No. 13 Broadway, New York.

I. RECEIPTS.

Cash on hand	$2,911 37
Interest on United States bonds	900 00
Loss and claim recovered and collected	1,855 50
Proceeds sale United States bonds	6,500 00
Total	$12,166 87

II. DISBURSEMENTS.

Settlement claim "Steamer Massachusetts"	$2,071 13	
Proportion Mechanics and Traders' Insurance Company of amount recoverd *in re* "Schooner Magellan"	595 70	
Settlement of "Inland Union" business matters	50 09	
Payments by order of court	7,814 15	
Counsel fees	750 00	
Receiver's expenses	257 10	
Total		$11,538 17
Balance		$628 70

III. ASSETS.

Cash in bank	$628 70
United States bonds	10,000 00
Six months interest accrued thereon	300 00
Total available Assets	$10,928 70
Miscellaneous assets reported of no value	$50,324 35

IV. LIABILITIES.

Claims in litigation	$2,400 00
Estimated interest and legal expenses thereon	1,500 00
Sundry claims disallowed by the receiver	1,025 65
Claim of Commercial Union Assurance Co	15 56
Return premiums on canceled policies	4 11
Estimated receivers' and all other expenses	5,000 00
Total Liabilities	$9,945 32

COLUMBIA FIRE INSURANCE COMPANY.

E. H. HOBBS, Receiver, Boreel Building, New York.

I. ASSETS.

Cash on hand	$8,386 50

II. DISBURSEMENTS.

Miscellaneous creditors and current expenses	$4,662 70
Balance	$3,723 80

COLUMBIAN MARINE INSURANCE COMPANY.

JOHN P. PAULISON, Receiver, office No. 3 Nassau street, New York.

I. ASSETS.

Cash on hand December 31, 1883	$1,805 15
Safe, office furniture, etc	150 00
Total	$1,955 15

II. LIABILITIES.

Adjusted and admitted claims	$2,589,028 73
Dividends unpaid and unclaimed	4,765 91
United States taxes	5,600 00
Total	$2,599,394 64
Joint-stock capital paid up in cash	$3,103,250 00

COMMERCE FIRE INSURANCE COMPANY.

SAMUEL D. BABCOCK, Receiver, No. 145 Broadway, New York.

I. ASSETS.

Cash in bank	$771 38

II. RECEIPTS.

Cash	$14,689 12

III. LIABILITIES.

Dividend unpaid and uncalled for	$688 50

IV. DISBURSEMENTS.

Final dividend paid stockholders	$12,811 50
Professional services	920 54
Sundry expenses	185 70
Total	$13,917 74

FIREMEN'S FUND INSURANCE COMPANY.

CHARLES E. APPLEBY, Receiver, No. 155 Broadway, New York.

Balance on hand	$23,699 82

I. RECEIPTS.

Interest	1,001 87
Total	$24,701 69

There is no claim against the Company, excepting what is in issue in a suit pending in the State of Illinois, and the expenses growing out of its defense.

HOLLAND PURCHASE INSURANCE COMPANY.

H. CHADDOCK, Receiver, Batavia, N. Y.

I. ASSETS.

Bonds and mortgages	$1,400 00
Interest due and accrued	167 11
Cash on hand	6,508 22
Total	$8,075 33

II. LIABILITIES.

Clerk hire	$540 00
Rent	125 00
Other indebtedness	20 00
Total	$685 00

III. INCOME.

Received from all sources	$376 74

IV. DISBURSEMENTS.

Law expenses	$277 16
Incidental items	409 05
Total	$686 21

HOMESTEAD FIRE INSURANCE COMPANY.

SMITH T. WOOLWORTH, Receiver, Watertown, N. Y.

Cash on hand as per last report	$15,429 76

I. RECEIPTS.

Agents' accounts	248 34
Rent	34 53
Interest	252 00
Proceeds sale office furniture	82 00
From sale of postage stamps	26 00
Costs in suit	184 93
Total	$16,257 56

II. DISBURSEMENTS.

Office rent three and one-half years	$337 50
Office expenses	124 33
Law expenses	776 46
Adjustment expenses	24 81
Taxes	316 44
Losses	895 00
Total	$2,474 54
Balance	$13,783 02
Assets in hands of Receiver	$18,053 02
Liabilities	$4,500 00

IRVING FIRE INSURANCE COMPANY.

MARTIN L. CROWELL, Receiver, No. 157 Broadway, New York.

I. ASSETS.

Cash on hand	$3,399 35

II. LIABILITIES.

Claims for losses	$548,745 00	
Dividends paid thereon,	246,934 69	
Net amount of all unpaid losses		$301,810 31
Miscellaneous claims	$624 96	
Dividends paid thereon	281 16	
Net amount of all miscellaneous claims		343 80
Return premiums on policies canceled		3,017 74
Total		$305,171 85

MANHATTAN FIRE INSURANCE COMPANY.

EDWARD MITCHELL, Receiver, 41 Wall street, New York.

I. ASSETS.

Cash on hand	$7,828 67
Inland premium note	216 50
Other securities	156 23
Rents	45 00
Proceeds sale furniture	26 70
Total	$8,273 10

II. DISBURSEMENTS.

Salary of clerk	$510 00
Rent	166 68
Costs as per judgment	62 31
Total	$738 99
Balance	$7,534 11

MERCANTILE MUTUAL INSURANCE COMPANY.

CHARLES T. HARBECK, Receiver, 35 Wall street, New York.

I. RECEIPTS.

Cash balance last report	$1,930 84
Notes on whalers	320 00
Increase on same	321 09
Premium notes past due	12 00
Salvages	113 24
Income on investments	3,153 71
Profit and loss	338 50
Whaling reinsurance	3,790 92
Securities sold and matured	15,728 50
Total	$25,708 80

II. DISBURSEMENTS.

Claims for losses, rent and other expenses	$9,392 56
Interest and dividends	789 25
Profit and loss	20 00
Law expenses	735 00
Total	$10,936 81

Amount of call loans	$9,250 00
Cash on hand	5,521 99
Total	$14,771 99

III. ASSETS.

United States bonds	$39,000 00
Williamsburgh Gas-Light Co. stock	17,985 00
Long Island N. S. T. T. Co. stock	520 00
Whaling notes	501 25
Premium notes past due	79 88
Atlantic Mutual Ins. Co. scrip	60 00
Loans on call	9,250 00
Cash in bank	5,521 99
Total	$72,918 12

IV. LIABILITIES.

Claims, including disputed and resisted	$23,175 06
Return premiums	339 70
Other possible claims	11,000 00
Total	$34,514 76

METROPOLITAN INSURANCE COMPANY.

CHARLES E. APPLEBY, Receiver, No. 155 Broadway, New York.

Balance on hand	$39,219 54
I. IRECEIPTS.	
Miscellaneous items	1,620 87
Total	$40,840 41
II. DISBURSEMENTS.	
Compromising suit by order Supreme Court	$13,500 00
Other payments, taxes, assessments, etc.	578 72
Total	$14,078 72
Balance	$26,761 69

*NORTHERN INSURANCE COMPANY OF NEW YORK.

GEORGE B. PHELPS, Receiver, Watertown, N. Y.

I. ASSETS.	
Cash on hand December 31, 1883	$25,228 27
Real estate	1,817 50
Estimated value of other items	384 51
Total	$27,430 28
II. LIABILITIES.	
Claims unadjusted	$600 00
III. RECEIPTS.	
Cash on hand	$7,161 13
Interest on United States bonds	1,000 00
Other interest	177 33
Miscellaneous items	10,896 39
Sale United States bonds	59,351 25
Other receipts	2,246 93
Total	$80,833 03

*All the outstanding risks of this Company are reinsured in the Star Fire Insurance Company of New York.

IV. DISBURSEMENTS.

Traveling expenses	$36 95
Loss	435 97
Printing and advertising	70 40
All other payments	20 18
Total	$563 50
Watertown Fire Insurance Company	3,594 87
Dividends	48,640 00
Miscellaneous items	231 39
Judgment	2,100 00
Law expenses	477 00
Total	$55,606 76

OSWEGO AND ONONDAGA INSURANCE COMPANY.

E. KIRBY WEST, Receiver, Baldwinsville, N. Y.

I. ASSETS.

Loans on bonds and mortgages	$10,800 00	
Interest accrued thereon	3,348 00	
		$14,148 00
Collateral loans	$7,847 94	
Interest accrued thereon	1,503 67	
		9,351 61
Cash on hand and in bank	$5,378 80	
Interest accrued	103 51	
		5,482 31
Total		$28,981 92

II. LIABILITIES.

Losses resisted	$2,500 00
Unclaimed dividends	1,950 00
All other claims (estimated), not including costs and interest in suits in litigation	300 00
Total (not including costs and interest in pending suits)	$4,750 00

SAFEGUARD FIRE INSURANCE COMPANY.

JAMES SEREANCE, Receiver, No. 46 Pine Street, New York.

Cash balance December 31, 1882		$4,296 82
I. RECEIPTS.		
Returned taxes	$760 05	
Interest on bank balances	133 26	
		893 31
		$5,190 13
II. DISBURSEMENTS.		
Taxes	$508 53	
Law expenses	66 65	
		575 18
Balance on deposit December 31, 1883		$4,614 95

Amount of dividends paid to shareholders since company ceased business is 143 per cent. on capital, viz.: By the directors, 24 per cent., $48,000; by the receiver, 119 per cent., $238,000; total.... $286,000 00

RIDGEWOOD INSURANCE COMPANY.

WILLIAM G. LOW, Receiver, No. 102 Broadway, New York.

The receiver of this company reports to this department under date December 7, 1883, that the company has dissolved as a corporation, and he discharged as such receiver by order of the court, dated June 3, 1883.

SECURITY INSURANCE COMPANY

E. H. WOOTTON, Receiver, No. 35 Broadway, New York.

I. ASSETS.	
Balance on hand December 31, 1882	$11,295 47
Interest	321 02
Total	$11,616 49
II. DISBURSEMENTS.	
Storage, dividends, etc	$110 00
Balance	$11,506 49

WASHINGTON INSURANCE COMPANY.

WILLIAM K. LOTHROP, Receiver, No. 170 Broadway, New York.

I. ASSETS.

Cash on hand	$21 65

II. LIABILITIES.

Losses adjusted	$948,466 79
Dividends paid	471,957 93
Balance	$476,508 86

WASHINGTON FIRE INSURANCE COMPANY.

GEORGE B. SATTERLEE, Receiver, No. 60 Broadway, New York.

The receiver of this Company reports, under date January 10, 1884, that he has been discharged from the receivership thereof, by order Supreme Court, and that he has no further statement to make to this Department.

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TWENTY-FIFTH

ANNUAL REPORT

OF THE

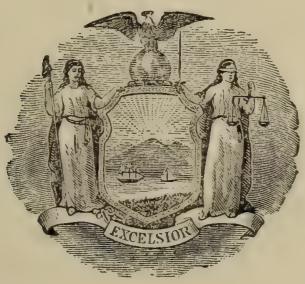
SUPERINTENDENT

OF THE

INSURANCE DEPARTMENT

OF THE

STATE OF NEW YORK.



PART II.

LIFE, CASUALTY AND ASSESSMENT INSURANCE.

ALBANY:
WEED, PARSONS & COMPANY, PRINTERS.
1884.

STATE OF NEW YORK.

NO. 67.

IN ASSEMBLY,

March 20, 1884.

TWENTY-FIFTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF THE INSURANCE DEPARTMENT.

STATE OF NEW YORK,
ALBANY, *March* 20, 1884.

Hon. TITUS SHEARD,
Speaker of the Assembly:

SIR.—I have the honor herewith to transmit to the Legislature the Annual Report of the Superintendent of the Insurance Department, for the calendar year ending December 31, 1883.

Very respectfully,

Your obedient servant,

JOHN A. McCALL, JR.,
Superintendent.

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[See Index at End of Volume.]

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SUPERINTENDENT'S REPORT.

PART II.

Life, Casualty and Assessment Insurance.

STATE OF NEW YORK:
INSURANCE DEPARTMENT,
ALBANY, *March* 20, 1884.

To the Honorable the Legislature of the State of New York:

LIFE INSURANCE.

In the first report of this Department, dated March 31, 1860, the statements of seventeen companies are included, ten of which companies will be found reported in this volume, engaged in the active transaction of business. The progress made by these corporations and the success they have attained, are exhibited in the comparative schedules that follow these introductory remarks.

NEW YORK COMPANIES.

COMPANIES.	ASSETS.		LIABILITIES.	
	1859.	1883.	1859.	1883.
Equitable	$117,102 39	$52,363,253 81	$18,588 68	$40,772,674 73
Manhattan	871,008 07	10,871,184 23	621,824 37	8,488,321 64
Mutual	6,233,517 05	100,912,245 02	4,283,646 08	88,398,133 91
New York	1,767,133 24	55,202,314 47	1,336,689 56	44,909,343 51
United States	576,664 94	5,226,429 48	334,879 35	4,458,588 13
Totals	$9,565,425 69	$224,575,427,01	$6,595,628 04	$187,027,061 92

OTHER STATES' COMPANIES.

COMPANIES.	ASSETS.		LIABILITIES.	
	1859.	1883.	1859.	1883.
Connecticut Mutual	$3,313,954 41	$52,568,514 83	$2,397,104 44	$45,365,942 99
Massachusetts Mutual	297,183 93	7,577,299 50	168,911 73	6,274,462 40
Mutual Benefit	3,400,582 39	37,581,430 62	2,413,906 28	32,206,780 75
National, Vt	245,758 57	2,911,870 55	120,328 29	2,095,687 44
New England Mutual	1,478,418 77	16,841,506 69	897,126 69	13,553,982 26
Totals	$8,735,898 07	$117,480,622 19	$5,997,377 43	$99,496,855 84

NEW YORK COMPANIES.

COMPANIES.	INCOME.		EXPENDITURES.	
	1859.	1883.	1859.	1883.
Equitable	$26,444 52	$13,470,571 68	$12,355 07	$8,567,903 49
Manhattan	351,701 78	1,636,049 19	202,643 49	1,475,178 31
Mutual	1,445,951 97	18,500,892 89	621,030 19	16,311,770 11
New York	564,384 22	13,207,532 01	393,152 54	8,931,376 73
United States	207,006 02	923,918 08	127,632 03	820,202 46
Totals	$2,595,488 51	$47,738,963 85	$1,356,813 32	$36,106,431 10

OTHER STATES' COMPANIES.

COMPANIES.	INCOME.		EXPENDITURES.	
	1859.	1883.	1859.	1883.
Connecticut Mutual	$883,713 78	$7,870,222 87	$463,629 74	$6,827,013 46
Massachusetts Mutual	121,707 72	1,369,442 29	51,266 81	1,125,327 42
Mutual Benefit	876,817 53	6,232,399 62	478,156 05	4,655,510 32
National, Vt	61,772 90	565,595 08	22,008 62	369,988 54
New England Mutual	430,818 86	2,957,201 75	136,353 79	2,438,833 08
Totals	$2,374,830 79	$18,994,861 61	$1,151,415 01	$15,416,672 82

NEW YORK LIFE COMPANIES.

	1859.	1883.
Number	8	12
Assets	$11,629,085	$251,973,410
Income	2,762,366	54,952,752
Expenditures	1,422,231	42,412,130
Number of policies in force	23,690	341,379
Risks in force	72,197,426	979,070,669

OTHER STATES' COMPANIES.

	1859.	1883.
Number	6	17
Assets	$8,906,999	$219,832,510
Income	2,468,077	37,610,011
Expenditures	1,211,911	29,331,458
Policies in force	25,918	364,262
Risks in force	69,300,541	784,659,346

It is not believed that anything can be added to the above showing, that will demonstrate the wonderful growth of the business to better advantage. There is no company in the

list that has had aught in its management to disturb the confidence of its members. There has been at times some personal criticism of officials, but as a general proposition the solvency of none of the companies has been at issue. These particular institutions are thus spoken of in order to commend them all for proving, in the days when the system itself was at stake, that companies legitimately and honorably managed are of the greatest benefit to the public. In addition they served to sustain the faith of the people, in our financial institutions when on all sides was disaster and when stability was at premium. In thus heartily commending these successful companies let it not be understood that the failures that have occurred in the business are forgotten, or assumed that the losses and hardships sustained by them were of no moment, but the admirable history of the institutions that have met their claims through all that regretful period more than illumines the darkest pages of the record. The five New York State companies that appear both in the 1859 and 1883 reports present in each case some distinctive feature that accounts for their particular success, but of them the model insurance organization of the world, with $100,912,245.02 of assets, and the two companies showing respectively $81,129.756 and $52,735,564 of new business written during the year 1883, are the most remarkable. To those who are familiar with the history of these three companies, there is in each one an individual management deserving of the greatest praise, and which has so impressed itself on the career of the corporations that their names and success are synonymous terms. This fact is true also of other companies having the right to transact business in this State, but not to so great a degree. Of the companies operating in New York, all of them have submitted to rigid investigations, and with possibly a single exception, no one of them can be said to be an experiment. All are believed

to be honorably conducted and free from the speculative and litigious management that has done so much in the past to bring the business of Life Insurance into disrepute. To the writer who has been, by reason of his connection with the Department during the past fourteen years, a participant in the investigations of all the companies incorporated under the Laws of this State, and who has had frequent occasion to criticise them, it is a positive pleasure to state that at no time has there been so little necessity for criticism as now. A condensed statement of the business for twenty-five years is given in the following table, showing the number and amount of policies in force, Gross Assets, Gross Liabilities and Surplus of Life Insurance Companies of this State, and of other States transacting business in this State, separately and combined, from the year 1859 to 1883, both inclusive.

NEW YORK STATE COMPANIES.

YEAR.	Number of companies.	Number of policies in force.	Amount of policies in force.	Gross assets.	Gross liabilities, except capital.	Surplus as regards policyholders.
1859	8	23,690	$72,197,436 32	$11,629,085 31	$7,998,379 08	$3,630,706 23
1860	11	27,140	85,371,499 67	13,745,559 82	8,804,076 49	4,941,483 33
1861	11	28,446	86,134,147 29	15,010,497 49	9,268,556 43	5,741,941 06
1862	13	35,453	101,474,077 46	17,457,909 58	14,094,400 15	3,363,509 43
1863	13	49,831	140,628,427 10	20,262,505 83	15,026,794 84	5,235,710 99
1864	17	70,429	194,819,324 45	26,074,191 01	18,060,140 52	8,014,050 49
1865	18	101,780	289,846,316 50	33,230,840 00	24,205,934 67	9,024,905 33
1866	24	151,662	437,556,780 47	47,217,087 81	34,735,358 63	12,481,729 18
1867	28	206,966	612,721,431 03	65,522,978 64	45,967,249 40	19,555,729 24
1868	34	270,531	795,509,710 45	89,063,961 45	70,913,813 76	18,150,147 69
1869	41	334,188	944,744,815 65	113,154,363 77	92,683,066 68	20,471,297 09
1870	41	377,437	1,039,662,517 00	133,119,187 48	113,445,941 60	19,673,245 85
1871	39	387,365	1,059,593,408 00	150,543,823 89	129,218,264 04	21,325,559 85
1872	32	386,690	1,051,970,818 00	166,277,986 00	145,660,891 98	20,617,094 02
1873	27	385,781	1,051,099,364 00	180,895,403 21	158,516,342 25	22,379,060 96
1874	23	372,931	1,002,994,598 00	195,336,920 95	167,912,004 39	27,424,916 56
1875	20	357,619	966,725,968 00	203,132,743 60	174,378,107 52	28,754,636 08
1876	17	313,026	857,036,537 00	200,502,681 31	172,015,097 15	28,487,584 16
1877	15	284,786	782,895,565 00	201,342,801 04	171,812,054 50	29,530,746 54
1878	15	275,718	753,094,123 00	206,552,630 84	174,793,338 73	31,759,292 11
1879	12	261,799	730,648,500 00	202,562,831 91	169,675,366 78	32,887,465 13
1880	12	273,037	762,734,501 00	214,647,574 03	177,357,829 54	37,289,744 49
1881	12	289,172	815,276,388 00	225,966,512 02	187,050,970 48	38,915,541 54
1882	12	311,179	885,654,959 00	237,783,055 00	197,432,111 15	40,350,943 85
1883	12	341,397	979,070,669 00	251,973,410 10	209,556,977 30	42,416,432 80

Other States' Companies.

YEAR.	Number of companies.	Number of policies in force.	Amount of policies in force.	Gross assets.	Gross liabilities, except capital.	Surplus as regards policyholders.
1859	6	25,918	$69,300,541 50	$8,906,999 27	$7,466,557 36	$1,440,441 91
1860	6	28,906	78,331,955 64	10,370,127 03	8,355,796 97	2,014,330 06
1861	6	28,756	78,121,905 15	11,659,899 55	9,009,845 97	2,650,053 58
1862	5	29,799	82,488,499 97	12,665,422 17	9,697,058 55	2,968,363 62
1863	9	48,264	127,030,250 12	17,575,684 27	13,638,358 86	3,937,325 41
1864	10	76,300	200,883,730 32	22,953,106 39	16,658,090 14	6,295,016 25
1865	12	107,612	291,035,936 96	31,001,283 24	22,135,564 59	8,865,718 65
1866	15	153,728	427,549,096 77	44,369,940 16	30,858,164 13	13,516,776 03
1867	15	194,174	549,008,345 24	60,025,972 76	42,630,172 96	17,395,799 80
1868	21	267,063	733,474,974 87	86,198,368 26	64,893,144 43	21,305,223 83
1869	28	322,384	891,873,003 32	114,612,661 80	87,630,904 68	26,981,757 12
1870	30	370,370	984,222,438 00	136,401,253 28	107,586,204 62	28,815,048 69
1871	29	397,995	1,041,868,426 00	152,014,375 34	125,333,517 15	26,680,858 19
1872	27	417,754	1,062,771,773 00	168,890,556 70	142,666,214 80	26,224,341 90
1873	29	431,300	1,034,927,814 00	179,245,281 28	153,034,585 37	26,210,695 91
1874	27	426,603	994,241,632 00	191,944,975 86	160,480,547 31	31,464,428 55
1875	25	417,006	955,317,178 00	200,010,237 98	167,952,845 34	32,057,392 64
1876	21	393,153	878,958,653 00	206,903,651 22	174,264,683 31	32,638,967 91
1877	19	348,310	773,209,758 00	195,077,789 75	163,004,438 07	32,073,351 68
1878	19	337,125	727,827,100 00	197,526,513 91	164,792,287 57	32,734,226 34
1879	19	333,687	709,312,665 00	198,952,961 14	166,562,704 52	32,390,256 62
1880	18	335,644	713,260,671 00	203,303,435 28	169,031,510 48	34,271,924 80
1881	17	338,093	724,572,193 00	203,310,947 58	169,813,325 83	33,497,621 75
1882	17	350,279	751,993,913 00	211,819,292 17	175,418,845 29	36,400,446 88
1883	17	364,262	784,659,346 00	219,832,510 67	181,950,850 18	37,881,660 49

Companies of This and Other States combined.

YEAR.	Number of companies.	Number of policies in force.	Amount of policies in force.	Gross assets.	Gross liabilities, except capital.	Surplus as regards policyholders.
1859	14	49,608	$141,497,977 82	$20,536,084 58	$15,464,936 44	$5,071,148 14
1860	17	56,046	163,703,455 31	24,115,686 85	17,159,873 46	6,955,813 39
1861	17	57,202	164,256,052 44	26,670,397 04	18,278,402 40	8,391,994 64
1862	18	65,252	183,962,577 43	30,123,331 75	23,791,458 70	6,331,873 05
1863	22	98,095	267,658,677 22	37,838,190 10	28,665,153 70	9,173,036 40
1864	27	146,729	395,703,054 77	49,027,297 40	34,718,230 66	14,309,066 74
1865	30	209,392	580,882,253 46	64,232,123 24	46,341,499 26	17,890,623 98
1866	39	305,390	865,105,877 24	91,587,027 97	65,588,522 76	25,998,505 21
1867	43	401,140	1,161,729,776 27	125,548,951 40	88,597,422 36	36,951,529 04
1868	55	537,594	1,528,984,685 32	175,262,329 71	135,806,958 19	39,455,371 52
1869	69	656,572	1,836,617,818 97	227,767,025 57	180,313,971 36	47,453,054 21
1870	71	747,807	2,023,884,955 00	269,520,440 76	221,032,146 22	48,488,294 54
1871	68	785,360	2,101,461,834 00	302,558,199 23	254,551,781 19	48,006,418 04
1872	59	804,444	2,114,742,591 00	335,168,542 70	288,327,106 78	46,841,435 92
1873	56	817,081	2,086,027,178 00	360,140,684 49	311,550,927 62	48,589,756 87
1874	50	799,534	1,997,236,230 00	387,281,896 81	328,392,551 70	58,889,345 11
1875	45	774,625	1,922,043,146 00	403,142,981 58	342,330,952 86	60,812,028 72
1876	38	706,179	1,735,995,190 00	407,406,332 53	346,279,780 46	61,126,552 07
1877	34	633,096	1,556,105,323 00	396,420,590 79	334,816,492 57	61,604,098 22
1878	34	612,843	1,480,921,223 00	404,079,144 75	339,585,626 30	64,493,518 45
1879	31	595,486	1,439,961,165 00	401,515,793 05	336,238,071 30	65,277,721 75
1880	30	608,681	1,475,995,172 00	417,951,009 31	346,389,340 02	71,561,669 29
1881	29	627,265	1,539,848,581 00	429,277,459 60	356,864,296 31	72,413,163 29
1882	29	661,458	1,637,648,872 00	449,602,347 17	372,850,956 44	76,751,390 73
1883	29	705,659	1,763,730,015 00	471,805,920 77	391,507,827 48	80,298,093 29

At the date of this report thirty companies have the right to issue policies in this State. What they have accomplished during their incorporation and what benefits they have con-

ferred may be seen in the schedule showing their premium receipts and payments to policyholders from organization to December 31, 1883.

NEW YORK COMPANIES.

NAME.	Commenced business.	Premiums received.	Paid to policy-holders.
Brooklyn	July, 1864	$7,724,148	$5,416,003
Equitable	July, 1859	124,130,059	73,877,700
Germania	July, 1860	24,408,280	14,898,100
Home	May, 1860	13,457,787	8,998,604
Homœopathic	July, 1868	2,434,619	1,397,901
Manhattan	August, 1850	27,979,124	21,413,062
Metropolitan	June, 1867	12,344,649	6,723,153
Mutual	February, 1843	257,141,325	202,171,150
New York	April, 1845	119,615,634	74,378,274
Provident Savings	August, 1875	475,949	175,638
United States	March, 1850	16,400,279	11,076,388
Washington	February, 1860	17,857,065	11,058,495
Totals		$623,968,918	$431,584,468

OTHER STATES' COMPANIES.

NAME.	Commenced business.	Premiums received.	Paid to policy-holders.
Ætna, Conn	January, 1850	$71,337,634	$51,942,020
Berkshire, Mass	September, 1851	9,002,147	6,093,182
Connecticut General	October, 1865	3,520,623	1,841,642
Connecticut Mutual	December, 1846	132,851,041	106,740,944
John Hancock, Mass	December, 1862	9,181,562	6,123,546
Massachusetts Mutual	August, 1851	19,419,800	13,000,944
Mutual Benefit, N. J	April, 1845	97,920,342	79,553,092
National, Vt	February, 1850	5,148,936	2,039,383
New England Mutual, Mass	December, 1843	44,758,072	34,918,008
Northwestern, Wis	November, 1858	45,261,144	31,649,074
Penn, Pa	May, 1847	20,150,325	13,107,638
Phœnix, Conn	May, 1851	32,651,279	22,910,004
Provident, Pa	June, 1865	11,966 993	5,075,104
Prudential, N. J	January, 1876	2,278,801	590,157
State Mutual, Mass	June, 1845	5,588,232	3,913,921
Travelers'	July, 1866	7,416,554	2,667,640
Union Central, O	March, 1867	5,721,160	2,934,270
Union Mutual, Me	October, 1849	26,591,017	20,164,601
Totals		$550,765,662	$406,265,170
Aggregates		$1,174,734,580	$837,849,638

This magnificent array of figures is fitly crowned with a grand total of present resources amounting to $472,369,099.26. Never was there presented, anywhere, a statement of trusteeship accounting that equals this, and it needs but publicity to silence the doubts of those who have been prejudiced by the failures that have occurred in the business. The losses occasioned by these failures, unfortunate as they were, are insignificant when compared with the great benefits conferred by

the solvent companies in the return to the policyholders and their beneficiaries of $837,849,638, as shown by the preceding statistics. If these exhibits were given circulation by the officers and agents with the same earnestness and ingenuity that characterize the issuance of canvassing documents, "proving" that each company, other than their own, is insolvent, there would be fewer skeptics and more companies. There is material enough in the columns of figures here presented to justify the occupation of any solicitor, and if used to advantage will procure insurers without resorting to the pamphlets and ratio books that "demonstrate" the assets of rival companies to be, as a matter of fact, their liabilities, and their surplus an expense that should properly be charged to profit and loss. Of late years, these exaggerated statements of competing agents are less frequently heard than when the field was occupied by companies that needed prevaricating agents to obtain business and untruthful officers to make statements.

Virtually this class of companies, if it now exists, is not operating in this State. Occasionally the Department is informed of some obstreperous agent who will not be convinced that this method of soliciting is out of date; but in all instances his company's ultimatum of discharge, if his course is persisted in, has made him tractable. While the Department cannot prevent the utterances of people who are employed by the companies, yet it can enter its protest that the license of the Superintendent, which he is compelled to give on appointment, does not convey any authority to take up his time in contradicting the fables of the licensed party. The legitimate correspondence of this office is sufficiently large to make the individual responsible for it feel concerned about the replies that are required to be made; but when, in addition, he is called upon to assume the burden of assuring frightened policy-holders that their abundantly able company is secure, he has a right to demand relief from the

task, especially when the Department certificate of authority, with its seal of State, is used as a guaranty of the calumniator.

Co-operative Business.

When chapter 256 of the Laws of 1881 was enacted, the Department, for the first time, was given the supervision of the assessment organizations and societies. The history of that act is quite familiar to all interested parties. It is not the intention of the Superintendent to refer to prior attempts to procure legislation on this subject, except so far as to justify his action in endeavoring, through a prominent member of the Legislature, to procure the passage of an act which would prevent the "grave yard" companies of other States from operating in this State. The bill was defeated at the instigation of the New York societies, which, at that time, 1880, were not awakened to the danger to their own organizations in the competition of fraudulent associations. In fact they followed up what to them seemed an advantage in the defeat of the "Husted bill," by procuring the passage of an act specifically exempting all co-operative institutions from any supervision whatever. This intention was frustrated by a prompt and fearless veto of the Executive, and who, though publicly censured at the time for his action, has been more than vindicated by the conversion to his views of the promoters of the meeting called to denounce him. The predictions of the Superintendent that, before a year had passed away, the New York State organizations would, of their own motion, ask legislation for their supervison and protection, were verified; and ever since that time each year has found in the protestants of 1880 the warmest advocates of all measures calculated to give to this Department power to require statements from them and to inves tigate their affairs. The law of 1881, while meeting the pressing demands of that year, was found to be lacking

in many particulars. No provision was made for the incorporation of new organizations; and associations of other States that had, without license, been operating in New York were allowed to continue with no right of prevention. In 1883, with a unanimity on the part of the societies quite commendable, an effort was made to procure such legislation as would remedy existing wrongs and provide for future wants. Chapter 175 of the Laws of that year was the result. It is easier to point out the good things accomplished by that legislation than to mark its defects. But there is one proviso that the Superintendent regards as affording no protection to honestly managed institutions, and yet can be made to serve unfaithful officers. Reference is had to section 13, which provides that in the event of charges being made by the Superintendent to the Attorney General, and by that official reported to the court, that the verdict of a jury, selected in the county where the company has its principal office, shall be conclusive upon the propriety of restraining the organization from continuing business. The section justly provides that the law officer of the State shall decide whether the facts contained in the Superintendent's report will warrant him in applying to the court for an order to close the business; and it appears to the Superintendent that with the restraints on the State officials, the subsequent decision of a Supreme Court judge, on all the facts presented, should be entirely sufficient, without the rights of the members being jeopardized by the obstinacy of one man in a jury of the officers' vicinage being vested with the power to continue the organization in its fraudulent career. With this single criticism of the act, the questions to be further considered are not concerned with the direful predictions, made by experts, that all these associations and societies are bound to come to grief. The Legislature has enacted that they shall be subject to the supervision of the Superintendent, and he has

no right to set up his individual opinion, no matter what it may be, against that instruction. It should and will be his aim rather to throw around the system all the safeguards that will add to the protection of confiding members. This cannot be accomplished by a wholesale denunciation of all the organizations, without regard to the positive benevolency of many of them. Not a few of these are serving a worthy purpose, and where they are free from officials who are guided only by their own personal aggrandizement, the Superintendent has but encouragement to offer. As it stands to-day, the organizations are, as a rule, experiments, and, judging from the past, the result will be the discomfiture of many of their members. The institutions that will succeed are those who have the ability to pay their certificates in full, and no opposition from any source — no matter by what means it shall be created — will detract from their popularity. There are reporting to this Department 120 co-operative societies. Where they are weak it is plainly indicated by their statements. Those that are cumbering the ground are not few in number, but until their officers do some act of usurpation, or fail to levy assessments as required by their several constitutions, the Superintendent has no authority to complain.. To the extent that these weak organizations exist, the good ones are injured. This is clearly understood by the officials that have consulted with the Superintendent; and he finds it quite generally realized that the fittest only will survive, while the others will have a speedy demise. The Superintendent is not in sympathy with that determination which has obtained some footing to drive *all* these societies out of existence. Where integrity of management and satisfied members are found, there will be no disposition on his part to decide against them on general principles, or destroy the faith of the members by personal innuendos directed against their

officers. If regular life insurance companies were to be judged by the fraud and rascality of similar corporations that have been compelled to retire from the field, there would be no such companies left. In pointing out and criticising the pretensions and claims made by some of the assessment organizations, it is with no intention of charging that all of them are guilty of the practices described. Whatever criticism may be made, it is with the intention of preventing a continuation of the wrongs causing it, and the Superintendent is confident that he will have the support of the honestly managed societies in remedying the evils and punishing the offenders.

In the first place, all organizations that promise to pay any definite amount to the member during his lifetime, without regard to his physical condition, are frauds. There is no other purpose behind such promises except to cheat the applicant and enrich the officials. No qualification of these statements can be made. Certain of them seek to evade the law by so wording their certificates that, upon a member arriving at the "expectancy of life," whatever that may be, they regard, or will regard, it as a physical disability. The transparency of such attempts to avoid the penalties of the act, is shown by the fact that the promises to pay are made to mature twenty-five, thirty-five and forty-five years after the issuance of the certificates, and no payment is made if the member should be physically disabled before these dates. The promoters of enterprises of this character do not wait until physical disability ensues before pocketing the commissions on the payments made by their victims, and, in fact, *their* "expectancy" is reached simultaneously with their percentages.

It is impossible to understand how intelligent people can be duped by these schemes, and yet there has frequently been stated to the Superintendent by people having a good business reputation, their implicit belief in a representation

that, on the payment of a maximum amount of $250, they will receive shortly after, $2,500. They admit they were not induced to take their certificates and be preferred to their fellow members, still when the impossibility of the fulfillment of the promises is shown to them, they continue in their delusion with the same feeling, it is presumed, that possesses a man who has a lottery mania. It is surprising the number of victims that are caught by these shams, and there is apparently no falling off in the membership, even with a lack of good character in the officials that manage the concerns.

Certificates of membership are on file in this Department, where, in large type, is promised, without qualification, that a positive sum will be paid to the beneficiaries of the members from the death fund of the association. Following, in the small printed conditions of the certificate, it is stated that in case the death fund should not be sufficient to pay the amount in full — and it is seldom or never so — an assessment will be levied on the members. A ten thousand dollar ($10,000) certificate of this character was lately presented to the Superintendent by the beneficiary of a member who died, and it was developed on inquiry that at the date of the member's demise this fund was twenty-six dollars ($26)! As the claim could not be satisfied with this sum an assessment was levied. The beneficiary was certain that she held a $10,000 policy of life insurance, and it is to be said in her justification that it would take an extraordinary person to perceive from the reading of the contract that the payment to her could be less than that amount. She was only satisfied to the contrary when, on interrogating the officers as to what sum she was entitled, she received in response a letter, of which the following is a copy:

"In reply to your question as to whether the association was able "to pay full benefit, would say that on the assessment just closed we

"realized $5,500, leaving about $4,100 to pay matured claims, which "amount has been appropriated to that purpose. It will require $6,666.66 "to be raised on the next assessment to pay $5,000. The new business "done since last assessment, which will be included in the next assess- "ment, just barely makes this amount; so if all the members pay we "can pay about $5,000 nearly. While this is the maximum amount which "can be raised, we fear there will be a considerable per centage of "lapses in making an assessment for a $10,000 claim at this time "when our members know that an assessment will not produce that "amount. We believe there will be a fuller response from the assess- "ment if the claim were reduced to $5,000, as the members will "then have the encouragement arising from the expectation that the "claim could be paid in full. As it will require the entire proceeds "of the next assessment to pay this claim, even if reduced to $5,000, "this suggestion is offered in the best interests of all concerned, as "we would like to raise the full $5,000 net. If this suggestion meets "with favor, we would be glad to have the above statement verified "by any person you may select to go over our assessment record. If "it is not approved, we shall, of course, make the assessment upon the "amount of the claim as it now stands, and apply the proceeds to its "payment in due course."

Refusing to allow the certificate holders to be informed, with her acquiescence, that her husband's certificate was but $5,000, she found that the assessment produced about $6,500, of which sum, under the rules of the association, she was obliged to contribute a *pro rata* share in the payment of her own claim. If the full amount of the assessment, $6,500, had been paid, there would be no fault to find under the contract; but it was developed that the association reserved the right to deduct (25 per cent) twenty-five per cent of the assessment for a reserve fund; and so in addition to the contributions of her husband, she was mulcted in a penalty of $1,600, because the members failed to contribute the amount she was entitled to. Fortunately for her she had submitted the case to the Superintendent for his advice, or an effort would have been made to still further deduct from her claim $250 for the expense of collecting the assessment.

Again, there were presented to the Superintendent a short time since, the assessment cards of an association so worded that the number of certificates issued in the several classes was made to appear as the number in force. A worthy mechanic of this city, induced by these statements, continued to pay the several assessments until, finding himself a claimant under the accident branch, it was developed that not one-third the certificates pretended to be in force had any existence. What is the remedy for these wrongs? The Superintendent believes that any organization placing in these certificates a sum to be paid in the event of death, and receiving the members' contributions on that amount, should be compelled to levy and secure a sufficient number of assessments to pay the claim in full, or in the event of failure to do so, the association should be dissolved. There should not longer be permitted an avoidance of this liability by hiding the contract responsibility in a maze of words and technical terms, that are only made plain when the beneficiary calls for the sum supposed to be due. The truth is, that where there is a necessity to keep from the members the actual number belonging, the certificates are made to read so as to deceive

The liability attached to membership in co-operative organizations has been adjudicated upon in the case of Angus McDonald, Receiver of the Mutual Benefit Associates of Rochester, v. William H. Ross-Lewin. That association was incorporated under chapter 267 of the Laws of 1875, section 3, which provides that,

"The membership of any person in said society or corporation shall "be determined by his death, or by his voluntary withdrawal there- "from, or by expulsion therefrom; and the manner of such withdrawal "or expulsion of members shall be determined and provided by the "by-laws of said corporation."

The by-laws of the Associates determined that if any member should neglect to pay any dues or assessments, then and in such case such membership should cease at once without notice and all claims be forfeited to the association; it was

"*Held*, that the neglect to pay an assessment for thirty days "after notice thereof, *ipso facto*, determined the membership of the "delinquent.

"That he was liable for the amount of all assessments previously "made, and also for all losses happening prior to the time when he "ceased to be a member, though no assessment therefor had then been "made.

"That a receiver of the company, appointed in an action brought by "the people to procure its dissolution, might assess the members for "unassessed losses and bring separate actions against each member to "recover the assessments so made against him.

"That it was the duty of the receiver to distribute the amounts so "received equitably among the several creditors of the company.

"That as the plaintiff had been duly appointed a receiver, his title to "the assets of the company, including the liability of the defendant to "make good the losses by the payment of proper assessments, could not "be questioned by the defendant."

The full text of the decision will be found in the appendix to this report.

Aside from the act of 1883, the law of 1875 is the only statute affording any authority for the organization of Mutual Benefit societies. Nevertheless a number of these institutions have been organized pursuant to chapter 319 of the Laws of 1848. Such organization is questionable, as it was decided by the Court of Appeals in People *ex rel.* Blossom v. Nelson (46 New York, 477), that a benevolent co-operative relief association is not an association for benevolent or charitable purposes within the meaning of said law of 1848. All societies depending on this law for the legality of their incorporation should, without delay, reincorporate as provided by the act of 1883.

It is a matter of doubt also, in case a dispute should arise, whether the principle applied, as relating to the laws

of 1848, would not be held good as to associations organized under the club enactment of 1875. All danger and annoyance may be avoided by filing without delay reincorporation papers, as provided by the law of last year. There can be no objection to reincorporating under the act of 1883, and that course is recommended to all who have not taken advantage of it.

It is made the duty of the Superintendent, by section 10 of the Laws of 1883, to refuse a certificate of authority, or to renew the same to any association of another State, except secret fraternal societies already authorized, when the associations of this State are not allowed to transact business in such other State. Massachusetts organizations, doing business here, have been notified that their authority herein must cease under this requirement. It is understood that a bill will be passed by the Legislature of that State that will enable its institutions to continue in New York.

In closing this subject, the Superintendent suggests that all plans that pretend to guarantee any amounts, except the contributions of the members, are fraudulent. There is no insurance of any positive sum, nor can there be in the very nature of the business. Accumulations of reserve funds are proper and wise, when intended to aid the beneficiaries. Where they are composed of deductions from assessments that were not sufficient to pay the face of the certificates, it is a steal, and should be punished the same as any larceny. That a reserve fund will ever be sufficient, as some people state they believe and as some organizations pretend to show — to permanently relieve every one from assessments — is as fallacious as it is absurd. The proposition would not be dignified by a contradiction here if the Superintendent did not have personal knowledge that there are misguided people who believe it will be accomplished as promised. As it is, he apologizes for the

seeming insult to intelligence in discussing it. It has been asserted that the American people like to be cheated, and it would appear to be true from the number that quickly offer themselves for the sacrifice of their wisdom in these matters. The greater the delusion, the more victims. The Superintendent is convinced that some of the associations must have in their employ the actuaries who, in the halcyon days of the Anglo-Bengalee Life Insurance Companies, could figure a surplus out of the contents of the office waste-paper basket, and who frequently demonstrated in letters mathematical to the Insurance Journals and at the Directors' meetings, that the reserve required by law was unnecessary, because the policy-holders had agreed to pay more than the Company was to return, which unfortunately was too true, as the reports of the several receivers show.

It is safe, then, for the people who cannot afford to pay the premiums demanded for guaranteed contracts — and they are a majority — in joining the assessment organizations, to avoid those officered by men that promise profit to the members but keep it for themselves, and in whose schemes the only assurance found is in their advocacy of them.

The blank prepared by the Superintendent for co-operative returns has been adopted practically by all the other Departments, and the desired uniformity of reports obtained. There is no trouble as a rule in procuring prompt and reasonably full statements, but a few of the organizations omit important particulars. This omission has necessitated considerable correspondence, and it is recommended that all institutions having less than 1,000 members be exempted from reporting to the Department. Their number is one-half of the 120 organizations making statements, and no good is accomplished by compelling them to report. The blank calls for the amounts of all payments by members, without regard to their receipt by the association itself or their retention as

commissions by the solicitors and agents. It may be, and doubtless is, true that all these moneys are not paid to the association; nevertheless, unless they are incorporated in the proper place as income and charged off in the appropriate item as expenses, the cost of membership cannot be ascertained. The agents should be compelled to include in their returns all sums paid to them by the members. If any rebate from the advertised entrance fees is made to the certificate-holders, while that rebate should not be regarded as an expense, yet information of it should be given to the association. The following schedules and tables are appropriately designated, and efforts have been made to render them more complete than usual. In the order of statistical tables, the report of each organization is separately shown, and attention is directed to the two compilations covering the co-operative societies.

CO-OPERATIVE ASSOCIATIONS OF THIS STATE, ORGANIZED AND RE-INCORPORATED UNDER THE PROVISIONS OF CHAPTER 175, LAWS OF 1883, DURING THE YEAR ENDING DECEMBER 31, 1883.

NAME.	Location.
Bank Clerks' League	No. 14 Pine street New York.
Chautauqua Mutual Life Association	Mayville, N. Y.
Commercial Travelers' Mutual Accident Association of America	No. 238 Genesee street, Utica, N. Y.
Equitable Accident Association of Binghamton	Binghamton, N. Y.
Equitable Reserve Fund Life Association	No. 169 and 171 Broadway, New York.
Grand Temple of the Templars of Liberty of America	No. 412 West 29th street, New York.
Jamestown Accidental Association	Jamestown, N. Y.
Jewelers' League of the City of New York	No. 30 Maiden Lane, New York.
Mercantile Benefit Association of New York	No. 409 Broadway, New York.
Mutual Reserve Fund Life Association	No. 55 Liberty street, New York.
Mutual Safety Fund Accident Association	Dunkirk, N. Y,
Mutual Trust Fund Life Association	No. 93 Nassau street, New York.
National Guard Mutual Benefit Life Association of the State of New York	No. 132 Nassau street, New York.
Scandinavian Grand Temple of America of the Order of Templars	No. 782 Fulton street, Brooklyn, N. Y.
Supreme Council of the Legion of Justice	No. 2094 Lexington ave., New York.
Standard Mutual Life Association of New York	No. 233 Broadway, New York.

Co-operative Associations of other States, admitted to transact Business in this State, under the provisions of Chapter 175, Laws of 1883, during the Year ending December 31, 1883.

NAME.	Location.
Covenant Mutual Benefit Association	Galesburg, Ill.
Equitable Aid Union	Columbus, Pa.
Fidelity Mutual Aid Association	Philadelphia, Pa.
Knights Templars and Masonic Mutual Aid Association	Cincinnati, Ohio.
Masonic Mutual Life Association	Cleveland, Ohio.

The following co-operative associations have ceased to make statements to the Department since the passage of chapter 256, Laws of 1881, and chapter 175, Laws of 1883:

NAME.	Location.
Accidental Weekly	South Dayton, N. Y.
Amt Verdener	New York city.
Brooklyn Masonic Mutual Benefit	Brooklyn, N. Y.
Brooklyn Mutual Benefit	Brooklyn, N. Y.
Brothers of Honor	New York city.
Capital City Benefit	Albany, N. Y.
Central Association Odd Fellows	New York city.
Dutchess Mutual	Poughkeepsie.
Enterprise Mutual Benefit	New York city.
Eureka Aid	New York city.
Excelsior Mutual Aid	Havana, N. Y.
Farmersville Mutual	Farmersville, N. Y.
Free Masons' Mutual	Brooklyn, N. Y.
Friendly Mutual Relief	Brooklyn, N. Y.
Garfield Life and Accident	New York city.
German Benevolent	Schenectady, N. Y.
Greenpoint Masonic	Brooklyn, N. Y.
Hand in Hand	New York city.
Home Circle	Boston, Mass.
Knights of the Maccabees	Buffalo, N. Y.
Knights of the Maccabees	Warsaw, N. Y.
Knights of S. F. and I	Syracuse, N. Y.
Knights of Tara	New York city.
Manufacturers and Mechanics' Relief	Amsterdam, N. Y.
Mariners' Mutual	New York city.
Masonic Relief	Syracuse, N. Y.
Masonic Mutual Aid	Cold Spring, N. Y.
Mutual Benefit Associates	Rochester, N. Y.
Mutual Friends of America	Brooklyn, N. Y.
Mutual Provident	New York city.
Mutual Reserve and Endowment	New York city.
New England Mutual Aid	Boston, Mass.
New York Ferry Engineers	New York city.
New York Masonic Mutual Benefit	New York city.
New York Mutual Accident	Utica, N. Y.
New York Post-office Mutual Aid	New York city.
Odd Fellows' Benefit	Elmira, N. Y.
Odd Fellows' Protective Union	Rochester, N. Y.
Odd Fellows' Relief	Albany, N. Y.
People's Relief	Albany, N. Y.
Press Mutual Aid	New York city.
Protective Mutual	Norwich, N. Y.
Richmond Relief	Tottenville, N. Y.
Ringgold Mutual	Brooklyn, N. Y.
Sons of Temperance	New York city.
Sons of Temperance	Washington.
Stafford Benefit	Stafford, N. Y.
Steamboat Pilots	New York city.
Utica Mutual Benefit	Utica, N, Y.
Waverly Co-operative	Waverly, N Y.
Western New York Accident	Castile, N. Y.
Workingmen's Club	New York city.
Workingmen's Protective	Coeymans, N. Y.
Workingman's Mutual	Silver Creek, N. Y.

RECAPITULATION.

One Hundred and Twenty Co-operative Statements.

Cash assets	$674,486 23
Other assets	1,780,554 53
Total assets	$2,455,040 76
Total liabilities	$1,149,609 05

INCOME.

Received from members	$11,573,212 00
Other receipts	213,939 76
Total	$11,787,151 76

DISBURSEMENTS.

Claims	$10,347,380 38
Expenses	1,310,276 71
Total	$11,657,657 09

	General business.	New York business.
Certificates in force December 31, 1882	450,514	152,584
Issued in 1883	130,617	57,179
Total	581,131	209,763
Terminated in 1883	55,432	22,312
In force December 31, 1883	525,699	187,451

	Secret and fraternal organizations.	All others.
Number	60	60
Total members	410,671	115,028
N. Y. State members	113,332	74,119
Assets	$1,458,886	$996,154
Liabilities	641,541	508,068
Receipts	8,936,829	2,850,322
Claims paid	8,607,843	1,739,537
Expenses paid	438,168	872,108

Casualty Insurance.

This branch of the business has been rapidly developed within the last ten years. Eight companies have authority to issue casualty policies, and two of them, in addition, issue contracts guaranteeing the fidelity of persons holding trusts. Until chapter 485 of the Laws of 1879, amending the general life and casualty act, known as chapter 463, Laws of 1853, was passed, permission was given to organize and authorize companies to make insurance against "loss, damage, "or liability arising from any unknown or contingent event, "whatever, which may be the subject of legal insurance, "except the perils and risks included within the depart- "ments of fire, marine and life insurance." As amended, the act confines the business to seven branches, viz. : Health, Accident, Plate Glass, Fidelity, Live Stock, Steam Boiler and Burglary or Theft, and provides, among other things, as follows: "Nor shall any company hereafter organized undertake "or do more than one of the several kinds mentioned." The Superintendent is convinced that legislation is needed in respect to increasing the amount of deposit where several kinds of business are combined, and for that reason has caused the introduction of a bill that will compel an extra deposit of $50,000 with the Department, in addition to the guaranty capital of $100,000, for every additional class of risks undertaken. This course seems to be but fair to the companies that are restricted by their charters to one kind of insurance, and yet compelled by statute to have the same capital deposit as the combination companies. Privilege is also given to any company heretofore incorporated, but confined to a single class of risks, to issue other kinds of policies on making the required extra deposit.

The Casualty business appears to be fairly profitable, and energetically managed ; but it is also apparent that the managers are a combative set ; in fact less pugnacious and fault

finding talent is desirable. The Superintendent is burdened daily with their complaints of each other, and it has ceased to be amusing because it is continuous. The truth is that all of the companies are abundantly able to pay their debts and provide for the necessary reserve. Their surpluses, however, would be greater if they spent less money in trying to prove their competitors unsound. The Department is ever ready to correct an abuse of trust, but where personal detraction of the manager forms the greatest part of a complaint it will be dismissed *instanter*. During 1883, by direction of the Supreme Court, an investigation was made of the company of this State transacting a fidelity and guarantee business. The result of the investigation was satisfactory, as appears by the report of the court official ordered to conduct it. The great moral hazard attached to the assumption of fidelity risks compels the utmost precaution in their selection. In the seventeen years' combined experience of the two fidelity companies operating in this State a trifle more than thirty per cent of the receipts was used in the payment of claims. The entire receipts were $837,089.42, and the losses paid, $251,580.96. This showing demonstrates that there has been no recklessness in the issuance of the contracts. It is evident that the popularity of a corporation guaranty of faithfulness in public and private place will command a large business. There are many more benefits in it compared with the old method of accepting the bonds of an individual.

The business conservatively conducted must supplant personal responsibility. The eminent cyclopedist, Cornelius Walford, tersely states his belief in the advantages of the system in the following language:

"1. They afford to all deserving persons facilities in obtaining "occupations of responsibility and trust. 2. They encourage good "character, by causing *that* alone to be the basis of suretyship, apart "from the influence of private interest, family connections or pecuni- "ary resources. 3. They relieve private individuals of the necessity of

"becoming sureties; from the consequent liability to loss, and from the "mental anguish — often more serious than merely pecuniary loss — "consequent thereon; also from the inconvenience attending the "administration and distribution of estates without knowledge of "impending liability of this character. 4. They offer to employers "security of a tangible character, as distinct from the uncertainty "which characterizes private suretyship, by reason of death, insol- "vency, removal and other incidents."

Chapter 466 of the Laws of 1881 authorizes the acceptance of the bond of a fidelity company by any judicial officer or head of department, except in criminal cases. Frequently large sums are involved in such undertaking, but in all instances where the guaranty required is in excess of ten per cent of the capital stock, the securities, the safe keeping of which is the subject of the contract, are brought within the custody of the company, and, so far, no loss of any kind has been sustained on any court risk. It is difficult to see, in view of the requirements made by the company, that there is any danger in allowing the issuance of such policies.

The risks in force reported by the several Casualty companies are subdivided as follows:

Accident	$235, 027, 393
Steam Boiler	29, 110, 494
Fidelity	26, 883, 204
Plate Glass	8, 080, 046
Total	$299, 101, 137

Industrial Insurance.

The rapid growth of industrial insurance indicates that the advantages it offers are being presented with characteristic energy by the companies that are making it a specialty. In five years the increase in the number of the policies issued is amazing. The subject presents for serious consideration several phases that are important both in the protection afforded the policy-holders, and the probable result

of the efforts to establish the success of the undertaking. The reserve to be charged has been the subject of discussion by actuaries and at several conventions of State Insurance officials. A plan was agreed upon, and has been observed with but slight modification for the past three years. It is admitted that the large number of lapses, and the great expense of obtaining and retaining the business, are elements that do not enter into ordinary life insurance transactions. In fact there is no precedent to guide the companies. The operations of the Prudential, of London, are familiar, it is true, yet the State control surrounding the American companies restrains them to certain methods that are diametrically the opposite of the freedom and judgment that have permitted and fostered the great success of the foreign company. It may be assumed, therefore, that the Superintendent will use the widest latitude of discretion consistent with safety in building up and encouraging this plan for family insurance. It is a work of supererogation to refer in detail to the benefits conferred by the London Company on the industrial classes of Great Britain, where its policy-holders number one-seventh of the population; there is equal promise of benefit and success in the United States. The time for experimenting, it is true, has not passed, and there must be to some extent a different procedure in securing business compared with the operations in London. It is evident, however, that many points have been obtained by our companies from the foreign office, and supplemented successfully by the intuitiveness that discerns the faults and creates their remedies. The companies prosecuting the business in this State have in five years procured a membership equal to that of the Prudential when it had twenty-eight years' experience. What can be prophesied of their future? The details connected with the collection of the weekly premiums,

and the verification of the work of the collectors are provided for and guided by a well-nigh perfect system. The increase each year in the number of people employed by the companies in their outside work indicates the popularity of the business. The liberality shown in the treatment of policy-holders and the prompt payments of claims have accomplished its establishment. There is not recalled a single complaint made of any of the companies during the year, and with a constituency in this State that is quite formidable and growing daily, this fact is remarkable.

The business of the several companies on this plan is not included in the statistical tables, because of its peculiarity, and the difference in comparison it would create. The amount of risks and number in force in the industrial class are separately given in the respective statements, but no separation of the income and the expenditures in the two branches is required by the blanks, so that no estimates of the results in these respects are obtainable, except in the single company that issues industrial policies only. It is recommended that hereafter all receipts and disbursements of the industrial branches should be reported as such. The following is a schedule of the numbers and amounts of industrial policies:

COMPANY.	Location.	Number.	Amount.
Metropolitan	New York city	526,042	$56,536,325
Prudential	Newark, N. J.	273,917	23,053,935
John Hancock	Boston, Mass.	63,625	6,730,902
Germania	New York city	13,750	1,472,488
		877,334	$87,793,650

Business of 1883.

Assets.

Table No. I,

Gives the assets of life insurance companies doing business in this State on the thirty-first of December last. The gross assets amount to $471,805,920.77, an increase of $22,203,573.60

compared with the amount reported for 1882. Of this gross amount of assets home companies possess $251,973,410.10; other States' companies $219,832,570.67. The item of premium notes and loans has decreased since December 31, 1882, $502,259.79. Deferred and unpaid premiums have increased $675,265.18 during the year.

LIABILITIES.

Table No. II.

If capital stock, $4,290,500, be excepted, the liabilities aggregate $391,507,827.48. The increase during the year was $18,656,871.04. The liabilities of New York State companies were $209,556,977.30; of other States, $181,950,850.18. The aggregate surplus, as regards policyholders, $80,298,093.29. Of New York companies the surplus amounts to $42,416,432.80; of other States, $37,881,660.49.

INCOME.

Table No. III.

The aggregate amount of income was $92,562,763.55, being $7,492,629.85 more than was received in 1882, of which $90,699,939.73 were returned as cash, and $1,862,823.82 as premium notes and loans. The excess of income over expenditures was $20,819,174.67. Four companies expended $271,734.61 over their income.

EXPENDITURES.

Table No. IV.

This table presents the aggregate expenditures at $71,743,588.88, being $5,501,244.45 more than in 1882. Of this amount $33,894,306.34 were paid for losses and claims; $8,837,856.87 for policies lapsed and surrendered; $298,697.01 for dividends to stockholders; $13,417,464.59 for dividends to policy-holders; $5,913,760.20 for commissions; $3,768,052.26 to officers and medical examiners; leaving $5,613,451.61 to be accounted for

in other ways. The aggregate cash expenditures were $69,504,059.12, while the premium note expenditures were $2,239,529.76.

Policy Record for 1883.

Table No. V.

The New York State companies issued 65,031 policies, insuring $202,310,278, while 34,813 policies terminated, insuring $108,897,400. Other States' companies issued 45,271 policies, insuring $105,754,615, while 31,387 policies terminated, insuring $73,020,254; thus making an aggregate of 110,302 policies issued during the year, insuring $308,064,893 and 66,200 policies terminated, insuring $181,917,654. It appears from this table that the companies issued 18,357 more new policies and $50,547,677 more insurance than in the preceding year; while 8,328 more policies and $21,959,630 more insurance terminated, compared with the previous year. The terminated policies are scheduled as follows:

	Number.	Amount.
Deaths	9,092	$24,689,107
Endowments	4,464	10,708,207
Expiry	1,767	3,891,670
Surrendered	10,909	36,708,240
Lapsed	24,862	57,236,963
Changed	1,980	8,782,783
Not taken	13,126	39,900,684
Totals	66,200	$181,917,654

Increase and Decrease of Insurance.

Table No. VI.

This table shows the business done by each company as compared with the preceding year, and the aggregate of increase or decrease. Twenty-four companies show an increase of 45,646 policies, while five present a decrease of 1,544 policies. Twenty-four companies show an increase in the

amount of insurance of $130,900,785, while five return a decrease of $4,753,546, thus giving a net increase of 44,102 policies and $125,147,239 in amount insured.

CLAIMS BY DEATH.

Table No. VII.

There are shown by this table the number and amount of claims by death, the ratios of the same to the average number and amount of policies in force for the years 1881, 1882 and 1883. The aggregate in 1883 is more than that of 1881 by 824 in number and $2,123,855 in amount; it is greater than that of 1882 by 811 in number and $2,194,006 in amount. Twenty-one companies show a greater number and nineteen a greater amount of claims as compared with 1881, while twenty-four companies show a greater number and twenty-one a greater amount as compared with 1882. The corresponding ratios in the case of each company, and in the aggregate for each year, are also given in this table. The following is a recapitulation of the figures of the table:

YEAR.	No. of deaths.	Amount of policies.	Ratio to numbers and amounts in force.	
1881	8,268	$22,565,252	1.34	1.50
1882	8,281	22,495,101	1.29	1.42
1883	9,092	24,689,107	1.33	1.45
Totals	25,641	$69,749,460	1.29	1.41

RATIOS.

Table No. VIII.

Table No. VIII gives the ratios obtained by a comparison with each other in various ways of the net assets, premium reserve, risks in force, premium notes and loans, deferred and uncollected premiums, and the amount of each singly and in gross.

Policies Classified and New York Business.

Table No IX.

Table No. IX gives the kind of policies issued by each company, and the business done in the State of New York during the year 1883. It will be seen that at the close of last year the companies doing business in this State had outstanding 705,659 policies, insuring $1,763,730,015. Of these 527,169, insuring $1,371,873,073 are whole life; 156,538, insuring $345,872,270, are endowment; 21,952, insuring $45,984,672, represent all other kinds of policies, including short term and irregular.

Table No. IX also shows the business done in New York, as reported; 124,156 policies, insuring $344,440,732, were in force on the 31st day of December, 1883. During the year preceding 19,587 policies, covering $45,655,854 of insurance, were issued; $11,545,717.15 were received in premiums, $6,058,122.84 were paid for losses and $6,980,903.86 represent the losses incurred.

Casualty Companies.

Table No. X.

The assets of the eight Casualty Companies are reported at $4,338,677,97; liabilities, except capital, $1,586,025.17; capital, $1,357,560; net surplus, $1,395,093; income, $3,524,680.46; expenditures, $3,040,948.43, and risks in force, $299,101,136.

Securities on Deposit.

Table No. XI.

Table No. XI shows the nature and amount of securities on deposit in this Department, not only of life companies, but of every company required, by existing laws, to make a deposit for the benefit of its policy-holders. The following is a recapitulation of the table:

New York Fire companies	$1,685,000 00
New York Life companies	2,590,517 69

New York Casualty companies	$401,597 11
Foreign Fire	7,455,488 45
Foreign Marine	600,000 00
Foreign Casualty	300,000 00
Foreign Life	403,029 85
Other States' Fire	100 00
Total	$13,435,733 10

COMPANIES AUTHORIZED.

Table No. XII.

Table No. XII gives a complete list of the thirty-eight Life and Casualty insurance companies authorized to transact business in this State, December 31, 1883, with their location, officers, and in the case of companies from other States, the name and address of the attorney upon whom process may be served. One company has been added to this list since last year, viz.: American Steam Boiler Insurance Company, New York city, organized November 5, 1883; capital, $200,000. The Charter Oak Life Insurance Company of Hartford, Connecticut, withdrew from the State December 31, 1883.

RECEIPTS AND EXPENDITURES.

Table No. XIII.

Table No. XIII gives the receipts and expenditures of the Insurance Department for the fiscal year ending September 30, 1883, with the names and compensation of the employes.

The total receipts of the Department are $91,896.95. The total expenditures, $66,468.28.

REGISTERED LIFE POLICIES.

The following table gives the particulars of the registered policies of the Metropolitan Life Insurance Company of New York, and the several numbers and amounts issued and in

force, with the reserve and deposits to meet the same, on the 30th day of June, 1883. This company has ceased to register its policies:

NAME OF COMPANY.	Policies issued from beginning.	Whole amount of insurance.	No. of policies in force.	Amount of insurance in force.	Deposit.	Reserve.
Metropolitan	1,401	$4,548,760	148	$542,583	$142,595	$95,106

Bankrupt and Reinsured Companies.

The correspondence of the Department in relation to these companies is quite voluminous. It does not appear to be generally understood that the Superintendent has no control whatever over the receivers, or that they are responsible only to the court for the performance of their trust. They are required annually, by the insurance laws, to make and file a statement of their transactions, but no other duty can be required from them by this office. The Attorney General, by chapter 378, Laws of 1883, is vested with power to investigate and apply for the removal of delinquent receivers, but the Superintendent has no authority in the premises.

For the purpose of ascertaining the results of the several receiverships, inquiry has been made as to the numbers and amounts of dividends paid. The information has been promptly and courteously furnished by the receivers, and in the following schedules a recapitulation of their replies is given. The returns are supplemented with the amounts paid by the Superintendent from what are known as the $100,000 funds, held in this department. A statement of the cash and securities belonging to the retired companies, held by the Superintendent, being the balance of such Department deposits, is also given. The assets undivided by the receivers are not stated, because their value is unknown. The reports of the receivers will be found in their order in this volume, and reference is made to them

for information not contained under this heading. A number of decisions (see Appendix) has been rendered during 1883 by the Court of Appeals affecting the distribution of the funds of these companies. They are made too late to be of much service to the policy-holders of the present bankrupt companies. Nevertheless, they determine many matters of dispute, and no decision has been given that does not add to the protection of the companies' assets, and confirm the preference of policy claims. The occupation of the intervenor, if it continues, must be without cost to the fund, which is as it should be and should have been, but there are cases, and not a few in number either, when intervening counsel have saved to the policy-holders a large amount that officials of easy nature and non-combative propensities would have permitted to be paid to receivers and their dependents for little or no services.

TOTAL CASH DIVIDENDS PAID BY RECEIVERS TO DECEMBER 31, 1883.

COMPANY.	Per centage.	Amount paid.
Asbury	70	*$118,966 95
Atlantic, registered	100	*322,683 52
Atlantic, non-registered	45	277,916 85
Commonwealth	6	2,497 70
Continental	23	1,080,652 65
Guardian	3½	48,350 56
Globe, registered	100	*372,551 68
Globe, non-registered	40	1,295,874 31
North America, registered	65	*790,724 25
North America, non-registered	6	106,671 66
Reserve Mutual	20	2,604 21
Security	5	111,196 90
Widows and Orphans'	20	44,607 55
Total	.....	$4,575,298 79

* Proceeds of funds held by Insurance Department.

Total Cash Dividends Paid by Department to December 31, 1883.

COMPANY.	Per centage.	Amount paid.
American Popular	13	$99,419 05
Commonwealth	65	59,450 99
Empire Mutual	100	86,763 95
Guardian Mutual	8	107,228 41
Merchants'	100	56,937 71
National	30	78,917 59
New York State	100	42,740 59
North America	2	24,542 09
Reserve Mutual	100	58,918,75
Security	4½	105,140 19
Widows and Orphans'	25	63,380 95
World Mutual	53	94,392 89
Total	.....	$877,833 16

Cash and Securities held in the Department December 31, 1883, on Account of Retired Companies.

COMPANY.	Cash.	Securities, par value.	Kind of securities.
American Popular	$760 06	None.	
Atlantic Mutual, general account	32,041 70	$100,000 00	United States bonds.
Continental	49,926 86	81,950 00	United States bonds.
Eclectic	25,149 76	40,000 00	Mortgage.
Empire Mutual	28 92	None.	
Excelsior	None.	2,000 00	United States bonds.
Globe, registered account	600 00	None.	
Globe, non-registered account	25,253 81	100,000 00	United States bonds.
Guardian	4,220 11	None.	
Government Security	208 36	None.	
Hope	51,970 40	9,700 00	Bond and mortgage.
		6,550 00	United States bonds.
Knickerbocker	18,859 79	86,250 00	United States bonds.
Merchants'	4,165 12	None.	
National	40,275 78	None.	
New York State	95 90	None	
North America, registered account	4,011 24	22,700 00	Bond and mortgage.
North America, non-registered	22,621 53	20,800 00	United States bonds.
Universal	29,769 46	7,800 00	Bond and mortgage.
		64,200 00	United States bonds.
Western New York	72,236 52	38,324 00	Bond and mortgage.
Widows and Orphans'	151 14	None.	
World Mutual	10 00	None.	
Reserve Mutual	212 50	None.	
Security	10,609 73	None.	
Totals	$393,178 69	$580,274 00	

CHRONOLOGICAL TABLE.

Showing the names of the Companies that have withdrawn from business in this State since the organization of the Department.

NEW YORK LIFE INSURANCE COMPANIES WHICH HAVE CEASED DOING BUSINESS FROM DECEMBER 31, 1859, TO DECEMBER 31, 1883.

NAME OF COMPANY.	Ceased business.	Cause.
1868.		
Provident Fund and Life Ins. Co.	February 11	Substantially did no business. See report of this Department of 1868.
1870.		
Ben. Franklin Life Ins. Co.....	October 6	Reinsured in the United States Life Insurance Company.
Great Western Mutual Life Insurance Company.....	December 19	Closed at suit of Attorney General. Hon. Francis M. Bixby, 501 Fifth avenue, New York, Receiver, and since discharged.
1871.		
Farmers and Mechanics' Life Insurance Company.....	January 9	Closed at suit of Attorney General. James H. Coleman, Esq , New York, Receiver.
American Tontine Life and Savings Insurance Company.....	May 2	Reinsured in Empire Mutual Life Insurance Company. Nathaniel Jarvis, Jr., Esq., New York, Receiver.
Standard Life Ins. Co.....	July 27	Reinsured in Government Security Life Insurance Company.
Widows and Orphans' Benefit Life Insurance Co.....	October 19	Reinsured in Mutual Protection Life Assurance Society of the United States. Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March 8, 1877.
1872.		
Amicable Mutual Life Ins Co...	February 1	Reinsured in Guardian Mutual Life Ins. Co.
Empire Mutual Life Ins. Co.....	June 10	Reinsured in Continental Life Ins. Co. A. B. Hepburn, Receiver, No. 26 Nassau street, New York.
Mutual Protection Life Assurance Society of the United States, or Reserve Mutual Life Insurance Company.....	June 17	Changed name to "Reserve Mutual Life Insurance Company" February 13, 1872 (chapter 36, Laws of 1872), and reinsured in Guardian Mutual Life Insurance Company June 17, 1872. Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March 8, 1877.
Craftsmen's Life Assurance Co..	August 14	Reinsured in Hope Mutual Life Insurance Company, and Francis W. Worth, Esq., of New York, appointed a Receiver by the Supreme Court, at a suit of a judgment creditor.
Empire State Life Insurance Co.	September 18	Reinsured in the Life Association of America.
New York State Life Ins. Co....	December 17	Reinsured in Guardian Mutual Life Insurance Company. Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March 8, 1877.
Excelsior Life Ins. Co.....	December 31	Reinsured in National Life Insurance Company of the United States.
Hope Mutual Life Ins. Co.....	December 31	Reinsured in New Jersey Mutual Life Insurance Co. James W. Husted, Peekskill, N.Y., appointed Referee January 15, 1880.
1873.		
Asbury Life Ins. Co.....	October 11	Discontinued issuing new policies. Closed at suit of Attorney General, and Andrew V. Stout, Esq , No. 271 Broadway, New York, appointed Receiver October 7, 1874.
Hercules Mutual Life Assurance Society of the United States..	June 24	Closed on petition of Attorney General. John H Kitchen, Esq., No. 52 Wall street, New York, appointed Receiver by Supreme Court.
Eclectic Life Ins. Co.....	September 12	Closed at suit of stockholder. Philo T. Ruggles, Esq., No. 59 Liberty street, New York, appointed Receiver by Supreme Court.
Guardian Mutual Life Ins. Co...	October 30	Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March 8. 1877.
National Life Insurance Company of New York.....	October 21	Closed at suit of stockholder. Eli Beard, Esq., of New York, appointed Receiver by Supreme Court, and since discharged. Hon. James W. Husted, Peekskill, N. Y., appointed Referee December 14, 1878.
Commonwealth Life Ins Co.....	October 30	Reinsured in New Jersey Mutual Life Insurance Company of Newark, N. J. Thomas S. Moore, Esq., 102 Broadway, New York, Receiver; appointed March 20, 1875.

Chronological Table — (*Continued.*)

NAME OF COMPANY.	Ceased business.	Cause.
1873.		
World Mutual Life Ins. Co.....	December 23	Discontinued issuing new policies. Closed at suit of Attorney General. Simon W. Rosendale, Esq., Albany, N. Y., appointed Receiver April 5, 1877.
1874.		
Government Security L. Ins. Co.	February 10	Reinsured in North America Life Insurance Company, N. Y. H. R. Pierson, Receiver, Albany, N. Y.
1875.		
Merchants' Life Ins. Co.....	May 20	Reinsured by Edwin L. Alexander, Esq., New York, as Receiver, in the Globe Mutual Life Insurance Company, New York.
North America Life Ins. Co.....	July 1	Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March, 1877.
1876.		
Continental Life Ins. Co.....	October 25	Closed at suit of stockholder, John J. Anderson, Esq., N. Y., appointed Receiver; afterward W. R. Grace, Esq., appointed Receiver; and subsequently John P. O'Neill, Esq., appointed Receiver. A. B. Hepburn, No. 26 Nassau street, New York, appointed Receiver February 27, 1883.
Security Life Insurance and Annuity Company.....	December 4	Closed at suit of Attorney General. Hon. William H. Wickham, 31 Pine street, New York, appointed Receiver December 14, 1876.
1877.		
American Popular Life Ins. Co..	April 20	Reported to Attorney General, and Company notified to discontinue business. B. Z. Laurence, Esq., 17 Broad street, New York, appointed Receiver June 18, 1877.
Atlantic Mutual Life Ins. Co.. .	May 9	Reported to Attorney General, and company notified to discontinue business. Edward Newcomb, Esq., Albany, N. Y., appointed Receiver August 6, 1877.
Universal Life Ins. Co.....	July 11	Hon. Nathan D. Wendell, Albany, N. Y., appointed Receiver November 14, 1881.
1879.		
Globe Mutual Life Ins. Co.....	May 29	Reported to Attorney-General, and Mr. James D. Fish, 80 Wall street, New York, appointed Receiver
Western New York Life Ins. Co. of Batavia, N. Y.....	August 21	D. W. Tomlinson and O. C. Parker, Batavia, N. Y., appointed Receivers March, 1883.
Knickerbocker Life.....	January 1	Charles H. Russell, No. 52 William street, New York, appointed Receiver December 29, 1882.

LIFE INSURANCE COMPANIES OF OTHER STATES AND COUNTRIES WHICH HAVE CEASED DOING BUSINESS IN THIS STATE SINCE 1859.

NAME OF COMPANY.	Ceased business in this State.	Cause.
1862.		
Colonial Life Insurance Company, Edinburgh, Scotland ...	January 16	Withdrew from State.
1863.		
American Mutual Life Insurance Company, New Haven.....	October 28	Certificates of authority revoked by Superintendent. Talcott H. Russell, Receiver, New Haven, Conn.
1869.		
British Commercial Life Insurance Co., London, England ...	October.	F. M. Bixby, New York city, appointed Receiver October 5, 1869.
International Life Assurance Society, London, England.....	April	T. J. Creamer, New York city, appointed Receiver April 7, 1869.
1870.		
United Security Life Insurance and Trust Co., Philadelphia...	December 31	Withdrew from State.
1871.		
Hahnemann Life Insurance Co., Cleveland.....	December 31	Withdrew from State; reinsured in Republic Life Insurance Company, Chicago.
Safety Deposit Life Insurance Company, Chicago.....	December 31	Withdrew from State.

CHRONOLOGICAL TABLE — (*Continued.*)

NAME OF COMPANY.	Ceased business in this State.	Cause.
1872.		
National Life Ins. Co., Chicago..	September 27	Certificates of authority revoked by Superintendent.
International Life Insurance and Trust Co., Jersey City	December 26	Withdrew from State; reinsured in United States Life Insurance Company, New York.
Anchor Life Insurance Company, Jersey City	December 28	Certificates of authority revoked by Superintendent.
National Capital Life Insurance Company, Washington, D. C..	December 31	Withdrew from State; reinsured in Penn Mutual Life, Pa.
1873.		
Economical Mutual Life Ins. Co. of Providence, R. I.....	June 30	Certificates of authority revoked by Superintendent; reinsured in Republic Life Insurance Company, Chicago, Ill.
St. Louis Mutual Life Insurance Company of St. Louis, Mo....	October 8	Certificates of authority revoked by Superintendent; reinsured in Mound City, afterward St. Louis Life Insurance Company, W. S. Relfe, Receiver, St. Louis, Mo.
1874.		
American National Life and Trust Ins. Co., New Haven ...	November 24	Certificates of authority revoked by Superintendent; Talcott H. Russell, Receiver, New Haven, Conn.
1875.		
Republic Life Insurance Company, Chicago, Ill.....	January 1	Withdrew from State; certificates of authority for 1875 not renewed by Superintendent.
Teutonia Life Insurance Company, Chicago	August 13	Withdrew from State and certificates of authority revoked by Superintendent.
1876.		
Piedmont and Arlington Life Insurance Co., Richmond....	March 6	Withdrew from State and certificates of authority revoked by Superintendent.
1877.		
Alliance Mutual Life Assurance Society of the United States, Leavenworth	January 1	Certificates of authority not renewed for 1877.
Missouri Valley Life Ins. Co....	January 1	Certificates of authority not renewed for 1877.
New Jersey Mutual Life Insurance Co. of Newark, N. J.....	January 30	Cerificates of authority revoked by Superintendent; Robert F. Stockton, Receiver, Newark, N. J.
Toledo Mutual Life Insurance Company, Toledo.....	February 15	Certificates of authority revoked by Superintendent.
Life Association of America, St. Louis	April 9	Certificates of authority revoked by Superintendent; W. S. Relfe, St. Louis Mo., Receiver.
Charter Oak Life Insurance Co., Hartford, Conn.	July 16	Certificates of authority revoked by Superintendent; company was permitted to collect renewal premiums through its agents until December 31, 1883, when the authority of the Superintendent was withdrawn.
Continental Life Insurance Co., Hartford, Conn	December 31	Withdrew from State.
1880.		
Hartford Life Insurance and Annuity Co. of Hartford, Conn..	December 31	Certificates of authority revoked by Superintendent.
1882.		
Lion Life Ins. Co., London, Eng.	December 31	Withdrew from State; reinsured its risks with the Equitable Life Assurance Society, New York.
Maryland Life Insurance Company, Baltimore, Md..... ...	June 26	Withdrew from State.
National Life Ins. Co. of the United States, Chicago, Ill....	March 10	Certificates of authority not renewed for 1882, and agents notified to discontinue business March 10, 1882.

CASUALTY COMPANIES THAT HAVE RETIRED SINCE DECEMBER 31, 1859.

NAME OF COMPANY.	Location.	Date of retirement.
Ætna Live Stock.....	Hartford.....	1868
Fidelity.....	New York.....	1867
Hartford Accident.....	Hartford.....	1876
Hartford Live Stock.....	Hartford.....	1868
New York Accidental.....	New York	1867
Railway Passenger..	Hartford.....	1878
Travelers'	Providence.....	1867
United States Accident.....	Syracuse.....	1867

Standard of Reserve.

No subject connected with the business of life insurance has been oftener or more thoroughly discussed than this one. The attempts of the several Superintendents of this department to solve the problem are matters of public record.

In 1868 the American Experience Table of Mortality, with interest at four and one-half per cent per annum, was adopted, but a proviso was attached to the act (chap. 623) that virtually nullified it by reserving to the Superintendent the right to make a gross as well as a net valuation, and in certain instances to vary the standard of mortality and rate of interest so that, practically, if complaint were made against any company, the court had the right to judge of its standing by a different method than that applied by the Superintendent, in arriving at his conclusions. The provisions of chapter 161 of the Laws of 1879, make it the duty of the Superintendent to apply a net premium test whenever an examination is made or statement rendered, using the same mortality table and interest rate determined by the Law of 1868.

At the instigation of the Superintendent there has been introduced in the Assembly a bill providing that on December 31, 1886, the assumed rate of interest shall be four per cent, and the mortality table, that known as the "Actuaries or Combined Experience." This measure has been presented each year for several years past, but invariably it has been defeated or neglected in committee, although no reason was offered or stated against the proposition. On all occasions some one has proposed that the act should not take effect until two or more years after the latest date expressed in the bill, although if the amendment had been adopted when the measure was first presented, the law would be in force at this date instead of 1886, as now provided. The Superintendent is convinced that all such propositions are not offered in good faith by the persons instigating them. If

each and every company did not show by sworn statement that it was possessed of the higher reserve on December 31, 1883; then, indeed, there would be merit in the proposition to postpone for four years. And, again, if it were proposed to place a company in the hands of a receiver, unless it had resources equal to the four per cent standard, an argument for its indefinite postponement could properly be made. All necessary safeguards in this respect are provided for by the present act, which reads as follows:

AN ACT to provide for the valuation of life insurance policies and obligations connected therewith.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. For all the purposes of the general life insurance laws known as chapter three hundred and eight of the laws of eighteen hundred and forty-nine and chapter four hundred and sixty-three of the laws of eighteen hundred and fifty-three and the acts amendatory thereof and supplementary thereto, the superintendent of the insurance department is hereby directed to value the policy obligations of all life insurance companies transacting business in this state, on the net premium basis according to the actuaries or combined experience table of mortality, with interest at four per centum per annum. When the actual premiums charged by a company for an insurance is less than the net premium for such insurance, computed according to the table of mortality and rate of interest aforesaid, then, and in every such case, the company shall be charged as a separate liability with the value of an annuity, the amount of which shall equal the difference between the premiums aforesaid, and the term of which in years shall equal the number of future annual payments due on said insurance at the date of the valuation.

§ 2. Nothing herein contained shall authorize the appointment of a receiver for any life insurance company, if such company has actual funds invested according to law, of a net cash value equal to all its outstanding liabilities and a reserve on policies and claims not matured, calculated by the net premium method on the American Experience Table of Mortality, with interest at four and one-half per centum per annum. But no company shall issue new policies if its premium reserve is shown to be impaired by the mode of valuation described in

the first section of this act, until the impairment is made good and a certificate of the superintendent of the insurance department is issued to that effect. Nothing in this act shall be construed to prevent the superintendent of the insurance department from accepting the certificate of valuation of the superintendent, or commissioner of insurance of any other state, of the companies organized under the laws of such other states, provided the obligations of such companies are valued in the manner described in the first section of this act.

§ 3. All acts or parts of acts inconsistent with this act are hereby repealed.

§ 4. This act shall take effect December thirty-first, eighteen hundred and eighty-six.

Where is the danger in its enactment? If the appeals that were made by men of eminent ability fifteen years ago, for the adoption of the four per cent rule had been heeded, there would have been less losses, by failures, to lament. It is conceded that no company can prosper unless, in all its calculations for dividends and distributions, the reserve is fixed on the assumption of but four per cent interest. This truism, taken in connection with the fact that all of the companies of this State are now and have been reporting to, and seeking business in what are known as the "four per cent States," is an answer to the objections calling the change a radical one, and demanding a postponement of it for two years from *never*. If Massachusetts were justified in 1868, by her ten years' experience, in refusing to concur in a change from a four to a four and one-half per cent basis, what can be said in favor of a retention of the lower standard at this time? All the changes that have occurred since then have shown the wisdom of that refusal, and the necessity was never greater for acquiescence in the rule adopted by the Bay State than now. In a letter to his successor in office, when this subject was under discussion by the States of New York and Massachusetts, Professor Wright stated: "It seems to be more important "that Massachusetts should be right than that she should be

"like New York." And Commissioner Sanford in the text of his report answers, agreeing with him: "The time when some "of the companies * * * might not improbably find a "laxer rule a convenient way of escaping for a while longer, "the penalty due to an insufficient reserve by the present "standard, seemed to be just the time not to relax the rule." Truer predictions were never made. Not a great while after these statements had been given to the public, the subject-matter was revived in the second session of the National Insurance Convention, and there were published with the remarks of the first Superintendent of this Department, who, on invitation, addressed the officials assembled, two schedules showing that thirty-six companies then doing business in New York State, were impaired on the Massachusetts standard of reserve. The gentleman, in opposing the views held by the Massachusetts Department, stated: "The New York standard is "adequate and sufficient, and by uniting upon it, the interests "of all, are alike protected and conserved." * * * "The "New York standard represents safety and uniformity; the "Massachusetts standard conflict and permanent injury to "the business." Unfortunately, it proved that of the thirty-six companies hereinbefore referred to as being unable to comply with the law of Massachusetts, but authorized to operate in New York, all but four were subsequently placed in the hands of receivers.

If the Convention had followed the lead of the conservative officer of that company having an unparalleled successful financial history, who advised it as follows: "No sound "institution will complain at the establishment of such a "basis as is entirely secure, though it may entail economy "in expenses and moderation in dividends," instead of sharing the enthusiastic views of the well meaning but mistaken member who believed it was "pretty certain that money "could be safely loaned at over six per cent during this

"generation at least," the present discussion and the money of many policy-holders would have been saved.

It is offered as an objection to an increase of the reserve liability that the companies are receiving more than the present assumed rate of interest. That fact is conceded, but will it be argued that the danger which threatens must not be provided against until it is at hand? At this date the four per cent bonds of the Government are selling at a premium of twenty-two cents on the dollar and the Secretary of the Treasury has just given his approval to the "Potter Refunding Bill," providing for the issuance of a bond bearing but two and a-half per cent interest, which it is believed will be floated at par. Borrowing the language used twelve years ago by an official heretofore referred to in this Text, as being an opponent of the four per cent standard of reserve, it is inserted at this point with the Superintendent's approbation of the views contained therein. "It is entirely clear "that a governmental standard for valuations will be even "more than safe if the rate of interest assumed is not in "excess of that which can be realized by investments in the "public funds." While this action of the Government will not determine the rate of interest on the securities now held by the companies, yet it will have an effect as to mortgages where the insured has the option of paying the principal after one year, which payment is generally provided for, and it will also result in the extinguishment of all government securities, except the two and a-half per cent loan and the currency sixes. This will bring a reduction in the rate of interest on all other securities to be placed on the market, beyond question, and it scarcely admits of argument that for the protection of the policy-holder the standard should be changed from four and one-half, to four per cent. The companies have been obliged during the past ten years to almost revolutionize

the character of their investments in order to meet the changes in the rate of interest; and the Superintendent is not satisfied that the efforts in this direction while made, doubtless, with the intention of benefiting pecuniarily the several trusts, give the same sense of security as heretofore. He refers to the increase in loans on collaterals during the period mentioned.

The following table presents this increase in a concise manner:

COLLATERAL LOANS.

1874	$5,947,627 82
1875	5,810,665 95
1876	6,181,891 35
1877	6,248,525 09
1878	4,911,305 64
1879	12,620,545 30
1880	24,556,370 91
1881	40,944,622 59
1882	54,956,690 11
1883	48,071,315 44

While it may be true that a "bear market" in the Stock Exchange would affect the valuation of all listed securities, whether loaned upon or owned absolutely, it is submitted that loans on securities needing constant watching by reason of the kaleidoscopic changes of "the street," are sadly out of place in a statement of trust funds. The superstructure of life insurance is based on permanency both in values and investments. The clicking of a "ticker" in the office of a company, while indicating the precaution taken by the officers in keeping their margins on loans closely looked after, metaphorically announces that there is a doubt entertained by them of the wisdom of making such investments.

With the change recommended in the law it is hoped that the necessity for these loans and their necessary "tape" adjunct will have passed away, and that they will be remembered only to be deplored. The companies of this State, having $32,140,-

889.43 more assets than their sister corporations have been restricted and hampered by the investment laws of New York, as compared with the more liberal facilities afforded the companies of other States by their own laws. The excuse of the New York companies for resorting to the expediency of loaning on collaterals, has great justification. They should have some relief in this particular, and their wants should be considered in the revision of the insurance laws recommended to your honorable body, in Part I of this report.

Department Work of 1883.

This report concludes with a reference to the results accomplished during the year. In no egotism are the facts stated, but rather to show that there can be no sinecures held in the Department if each person performs his allotted share of the work. The regular force numbers seventeen (17) clerks, and the salary list is $28,350. The receipts were $91,951.64, and expenses, $62,161.47. Seventeen examinations were made at a cost of $1,653.70. Eleven thousand seven hundred letters were received and answered, or acknowledged. Six thousand seven hundred and ninety-six appointments of agents were filed and certificates of authority issued therefor. Four hundred and four annual statements were analyzed, checked, copied and read three times before the abstracts were stereotyped for the Superintendent's Report Six hundred and seventy-seven thousand eight hundred and sixty-nine policies of life insurance have been valued *seriatim*, and the one hundred (100) volumes in which they are abstracted, footed twice for the two standards of reserve, *i. e.*, four, and four and one-half per cent. Three thousand seven hundred and sixty-four policy-holders have been paid dividends from the funds of bankrupt companies held in the Department, and owing to the precautionary measures deemed advisable in such payments, it necessitated three

communications with each beneficiary before a check was delivered. No attempt has been made to introduce the methods of a circumlocution office, yet there has been no sacrifice of correctness for the sake of haste in completion. The magnitude and importance of the trust, as shown by the table that follows, it is scarcely necessary to say, have been, and are, matters of deep solicitude to the Superintendent. In its fulfillment he has been aided by the old and faithful employes who have been retained in the Department, and whose tireless energies have proved contagious to the new appointees.

RECAPITULATION OF ALL STATEMENTS FOR DECEMBER 31, 1883.

COMPANIES.	No.	Assets.	Liabilities except capital.	Capital.	Surplus.	Risks in force.
Fire	159	$182,652,741	$67,677,207	$61,465,020	$53,510,514	$9,325,649,059
Marine	16	23,427,849	6,858,279	2,719,280	13,850,290	164,574,186
Life	30	472,369,100	391,895,733	4,396,500	76,076,867	1,849,680,464
Casualty	8	4,348,663	1,586,025	1,357,560	1,405,078	299,101,136
Co-operative	120	2,455,041	1,149,609	.....	1,305,432	.....
Totals	333	$685,253,394	$469,166,853	$69,938,360	$146,148,181	$,11,639,004,845

In accordance with a decision made in the case of Ruggles, Receiver, Eclectic Life Insurance v. Chapman (59 N. Y., 163), the Superintendent has been compelled to distribute the several funds of $100,000 held in the Department for the general protection of all policy-holders in bankrupt companies. In many instances the dividends paid are but a small per centage of the liabilities, yet, whatever the sum, the policy-holders were fortunate in its being out of the custody of the officers who allowed it to be available only, because they could not reach it. The double expense caused by the two distributions of the Receiver and Superintendent is a matter of regret, and some means should have been devised to avoid what appears to be the unnecessary cost of separate payments. A petition by the Superintendent, lately presented the court,

with an intention to save to the policy-holders of the Continental Life Insurance Company the expense of the disbursement by this office of the Department fund, by permitting the receiver to distribute it, at a nominal expense, in connection with a dividend from the securities held by him, has been denied by Judge Lawrence, for want of jurisdiction. Additional legislation is evidently needed, and is recommended to obtain the desired result. With the protection now afforded by law in relation to the fees of receivers, there is no excuse for compelling the Superintendent to roll up a bill of expense to be paid by the unfortunate policy-holders who have been too heavily mulcted already. The cost of distribution could be saved, to a great degree, by permitting and requiring the funds to be paid in the receiver's action.

Below is presented a statement of the entire receipts and disbursements of this Department since its organization. When a reduction in the expenses of the office was determined upon, it was evident that no benefit would be given to the companies and associations taxed for its support, unless a reduction was made in the fees and charges which they were required to pay. The right to reduce was given to the Superintendent by chapter 60 of the Laws of 1875, and he had no hesitation in issuing the circular, of which the following is a copy:

"[Circular No. 8.]

"STATE OF NEW YORK:

"Insurance Department,
"Albany, *October* 24, 1883.

"*To the Officers:*

"The Superintendent is pleased to notify the Fire, Marine and "Life Insurance Companies, and the Co-operative or Assessment "Societies, organized under the laws of this State, that owing to the "reduction made in the expenses of the Department, no charges for "fees, taxes or dues will be made to the several companies or societies

"named during the fiscal year commencing October 1, 1883. The "statutory and reciprocal fees, collected and to be collected from the "companies of other States and countries, are sufficient to pay all "the present and future expenditures of the Department during "the period mentioned.

"Yours respectfully,

"JOHN A. McCALL, JR.,

"*Superintendent.*"

The retaliatory fees referred to, have so far proved sufficient, and, to this date, there has been saved to the organizations of this State $7,823.60 by this action. If the other companies suffered by this course, it would not have been taken, but as the amount they are required to pay to this State depends on their home laws, it was hoped that the example would prove beneficial. It may be said that this State will suffer by a reduction of the amount to be paid by the Superintendent into the State Treasury. Already it is indebted to the insurance companies in the sum of $275,671.41, being the excess of payments made by them to the Superintendent, and by him paid to the State Treasurer, over and above the entire expenses of maintaining the Department. The law provides that if there should be a deficiency in any year in the Department expenditures, compared with its income, the companies shall be assessed therefor in *pro rata* shares, but it was never intended, and in fact the State Constitution prohibits it, that any tax should be levied unless its purpose is specifically named. The insurance corporations of New York are contributing quite properly, by legislative enactment, a large amount to the support of the State government, and the Superintendent would not be justified in exacting, nor has he the disposition to demand, from them excessive fees, where he has the authority to remit them. The following statement explains itself:

Receipts and Expenses of the Insurance Department from January 12, 1860, to December 31, 1883.

From office fees collected by the Insurance Department and Comptroller	$1,597,904 60
Assessment to meet deficit October 1, 1861	1,995 68
Assessment to meet deficit October 1, 1862	1,431 74
Total receipts to December 31, 1883	$1,601,332 02
Total expenses to December 31, 1883	1,325,660 61
Excess of receipts over expenses to December 31, 1883	$275,671 41

Securities amounting to $3,570,514.14 were released by, and funds to the amount of $3,458,893.03 deposited with, the Department during 1883. The transfers to and from the Superintendent by the Register of the Treasury were $2,200,000. These changes involved lengthy correspondence with the Register of the Treasury and the various companies in order to protect the securities in transit. The calls by the Government for three per cent bonds have added greatly to the number of transfers. Attention is called to the requirements of section 16, chapter 902 of the Laws of 1869, making it the duty of the officers of every company having securities on deposit in the Department, once or more in each calendar year, to examine and compare such securities with the Department books. During 1883 but three companies complied with this law. The Superintendent, as custodian of $13,435,733.10 trust funds, has a right to ask that an examination shall be made as required, and the necessary certificate of their safe retention furnished, as provided in the act referred to.

In the Appendix will be found copies of all decisions of a general character affecting the insurance business, rendered by the Court of Appeals during the past year. In placing them in this report it is believed they will serve a good

purpose and be easy of reference. They are twenty in number, and cover most important subjects of interest to the underwriter and policy-holders. They have been compared with the court reports, and are believed to be accurate in all respects.

Respectfully submitted.

JOHN A. McCALL, JR.,
Superintendent.

STATISTICAL TABLES.

TABLE No. I — ASSETS.

Summary Analysis and Classification of the various items comprising the GROSS ASSETS *of Life Insurance Companies transacting business in this State, for the year ending December* 31, 1883.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Real estate.	Bonds and mortgages.	United States stocks and securities.	Other stocks and bonds.	Collateral loans.	Premium notes and loans.	Cash in office and in bank.	Deferred and unpaid premiums.	All other assets.	Total gross assets.
Brooklyn.....	$223,300 00	$601,424 00	$114,875 00	$279,113 70	$28,900 00	$169,809 19	$88,546 43	$32,909 88	$13,167 92	$1,552,046 12
Equitable.....	9,447,332 74	13,072,941 20	620,000 00	15,487,568 65	8,199,000 00	.....	3,979,998 38	1,105,062 40	451,350 44	52,363,253 81
Germania.....	1,195,607 26	5,871,844 36	1,323,217 50	1,392,985 00	100,000 00	71,171 96	164,953 15	218,234 59	64,311 81	10,402,355 63
Home.....	243,252 87	944,600 00	982,600 00	706,900 00	1,623,100 00	713,387 60	83,730 58	78,641 84	27,330 22	5,403,543 11
Homœopathic.....	32,500 00	247,400 00	173,600 00	182,603 00	21,200 00	9,262 20	28,732 56	22,453 04	7,260,94	725,011 74
Manhattan.....	962,895 94	2,781,162 76	620,000 00	772,810 00	3,656,906 61	1,286,745 76	561,747 25	131,921 64	96,994 27	10,871,184 23
Metropolitan.....	397,500 00	736,250 00	219,700 00	351,390 00	120,000 00	174,212 28	45,777 83	129,127 04	12,665 09	2,186,622 24
Mutual.....	8,633,971 89	46,303,472 34	3,015,085 00	22,263,955 00	15,037,910 00	.....	3,403,249 63	944,012 93	1,310,588 23	100,912,245 02
New York.....	4,508,779 39	20,681,471 72	967,500 00	24,488,243 81	1,393,500 00	461,445 57	1,393,615 02	945,486 81	362,272 15	55,202,314 47
Pr.Sav.Life Ass.S'y	.....	20,000 00	101,000 00	13,875 00	.....	602 19	10,850 37	2,855 00	615 12	149,797 68
United States.....	89,200 00	2,685,658 13	287,500 00	993,770 00	773,700 00	141,309 66	102,119 06	93,780 03	59,392 60	5,226,429 48
Washington.....	466,899 45	5,185,115 67	151,250 00	715,000 00	.....	78,738 16	142,046 31	190,049 01	49,507 97	6,978,606 57
Totals.....	$26,201,239 54	$99,131,340 18	$8,576,327 50	$67,648,214 16	$30,954,216 61	$3,106,684 57	$10,005,366 57	$3,894,534 21	$2,455,486 76	$251,973,410 10

TABLE No. I — ASSETS — (*Continued*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Real estate.	Bonds and mortgages.	United States stocks and securities.	Other stocks and bonds.	Collateral loans.	Premium notes and loans.	Cash in office and in bank.	Deferred and unpaid premiums.	All other assets.	Total gross assets.
Ætna.....	$447,200 79	$13,959,006 21	$1,097,200 00	$8,327,798 79	$554,093 31	$2,343,786 78	$1,743,784 21	$161,133 44	$383 931 14	$29,017,934 67
Berkshire, Mass ...	434,825 12	2,108,664 67	335,250 00	288,140 00	211,025 00	143,533 44	54,743 48	55,571 66	44,386 26	3,676,139 63
Conn. General, Ct..	211,254 00	656,512 65	.....	363,627 00	4,400 00	95,403 28	27,088 41	21,810 85	23,244 46	1,403,340 65
Conn Mutual, Ct ..	12,101,213 36	24,049,620 50	134,000 00	10,907,898 69	465,284 41	2,849,266 50	964,748 34	50,196 78	1,046,286 25	52,568,514 83
John Hanc'k, Mass.	33,242 37	1,442,163 75	.....	799,243 37	15,100 00	172,008 69	41,843 47	31,455 17	45,160 42	2,580,217 24
Mass. Mutual, Mass	1,594,890 00	2,123,041 11	101,000 00	2,236,912 00	359,730 00	674,789 51	142,976 54	160,258 22	183,702 12	7,577,299 50
Mut. Benefit, N. J.	2,430,043 79	7,727,398 54	412,350 00	8,801,211 37	12,322,000 00	4,192,797 65	876,965 80	234,825 31	583,838 16	37,581,430 62
National, Vt.....	205,012 85	892,274 37	353,610 00	1,138,590 00	93,207 78	51,923 28	98,702 00	33,674 38	44,875 89	2,911,870 55
N. E. Mutual, Mass	1,279,165 54	2,222,148 00	1,310,665 00	7,986,572 50	1,951,157 82	1,155,765 86	646,912 81	94,297 81	194,821 35	16,841,506 69
Northw'n Mu., Wis	1,274,352 40	15,708,301 98	285,348 22	911,640 79	.....	1,388,066 41	913,765 23	326,466 70	277,442 38	21,085,384 11
Penn Mutual, Pa...	861,207 95	1,986,995 73	62,000 00	4,450,753 00	487,672 54	770,173 05	149,443 64	142,323 80	46,570 95	8,957,140 66
Phœnix Mut., Conn	1,344,282 21	6,095,828 89	254,110 00	1,100,753 50	2,000 00	1,536,633 71	117,051 35	38,693 14	126,403 66	10,615,756 46
Prov. Life & Tr., Pa	576,063 90	3,361,681 70	121,200 00	3,423,705 00	376,673 33	50,428 23	56,700 35	267,635 62	57,952 52	8,292,040 65
State Mutual, Mass.	37,500 00	189,915 00	445,475 00	2,484,285 00	1,900 00	62,488 61	40,224 67	.....	40,000 00	3,301,788 28
Travelers', Conn ..	625,513 87	2,770,731 48	.....	1,345,575 00	112,300 00	15,099 50	176,135 62	121,334 49	69,162 18	5,235,852 14
Union Cent., Ohio.	157,250 00	1,412,678 22	51,000 00	6,460 00	19,044 64	177,896 08	23,222 46	54,590 78	54,467 71	1,956,609 89
Union Mutual, Me.	1,844,023 30	1,443,530 46	254,000 00	1,443,786 92	141,510 00	767,503 75	63,404 55	111,077 14	160,847 98	6,229,684 10
Tots Life Ins. Cos. of other States..	$25,457,041 45	$88,150,493 26	$5,217,208 22	$56,016,952 93	$17,117,098 83	$16,447,564 33	$6,137,712 93	$1,905,345 29	$3,383,093 43	$219,832,510 67
Totals N. Y. State Life Ins. Cos ...	26,201,229 54	99,131,340 18	8,576,327 50	67,648,214 16	30,954,216 61	3,106,684 57	10,005,366 57	3,894,534 21	2,455,486 76	251,973,410 10
Aggregate	$51,658,280 99	$187,281,833 44	$13,793,535 72	$123,665,167 09	$48,071,315 44	$19,554,248 90	$16,143,079 50	$5,799,879 50	$5,838,580 19	$471,805,920 77

TABLE No. II—LIABILITIES.

Showing the nature of all the LIABILITIES *of Life Insurance Companies, transacting business in this State, for the year ending December* 31, 1883.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Losses and claims adjusted and unadjusted.	Losses and claims resisted.	Unpaid dividends.	Reinsurance reserve, Department valuation.	All other claims.	Total liabilities except capital.	Surplus as regards policyholders.	Capital stock.
Brooklyn	$46,516 00	$5,000 00	.....	$1,269,488 00	$3,675 00	$1,324,679 00	$227,367 12	$125,000 00
Equitable	197,219 58	.....	$86,384 00	40,418,886 00	60,235 15	40,772,674 73	11,590,579 08	100,000 00
Germania	114,635 48	25,134 14	39,456 49	8,833,692 00	31,126 18	9,044,044 29	1,358,311 34	200,000 00
Home	34,845 00	3,000 00	16,267 02	3,803,021 00	675 75	3,857,808 77	1,545,734 34	125,000 00
Homœopathic	3,500 00	12,342 77	.....	548,123 00	14,758 68	578,724 45	146,287 29	100,000 00
Manhattan	154,326 14	25,500 00	57,068 50	8,221,427 00	30,000 00	8,488,321 64	2,382,862 59	100,000 00
Metropolitan	27,500 00	.....	.....	1,523,741 00	8,013 00	1,559,254 00	627,368 24	500,000 00
Mutual	908,635 00	147,864 00	.....	87,300,299 00	41,335 91	88,398,133 91	12,514,111 11	.....
New York	604,535 03	36,000 00	.....	44,240,198 00	28,610 48	44,909,343 51	10,292,970 96	.....
Provident Savings L. Assur. Society	10,000 00	.....	142 20	44,870 00	.....	55,012 20	94,785 48	100,000 00
United States	31,660 00	15,000 00	9,254 17	4,388,800 00	13,873 96	4,458,588 13	767,841 35	440,000 00
Washington	57,327 23	14,411 99	385 00	6,032,396 00	5,872 45	6,110,392 67	868,213 90	125,000 00
Totals	$3,190,699 46	$284,252 90	$218,957 38	$206,624,891 00	$238,176 56	$209,556,977 30	$42,416,432 80	$1,915,000 00

TABLE No. II — LIABILITIES — (*Continued*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Losses and claims adjusted and unadjusted.	Losses and claims resisted.	Unpaid dividends.	Reinsurance reserve, Department valuation.	All other claims.	Total liabilities except capital.	Surplus as regards policyholders.	Capital stock.
Ætna, Conn.	$336,497 00	$36,000 00	$55,685 38	$22,318,787 00	$3,029 30	$22,749,998 68	$6,267,935 99	$1,000,000 00
Berkshire, Mass.	21,000 00	29,000 00	2,767 60	2,998,911 00	17,115 00	3,068,793 60	607,346 03	25,500 00
Connecticut General, Conn.	22,234 86	.....	.....	998,409 00	650 04	1,021,293 90	382,046 75	150,000 00
Connecticut Mutual, Conn.	257,751 25	50,923 00	93,456 52	44,625,511 00	338,301 22	45,365,942 99	7,202,571 84	.....
John Hancock, Mass.	26,143 00	.....	17,070 72	2,224,884 00	2,615 52	2,270,713 24	309,504 00	.....
Massachusetts Mutual, Mass	89,589 00	21,214 00	21,078 48	6,143,141 00	6,439 92	6,274,462 40	1,302,837 10	.....
Mutual Benefit, N. J.	257,862 00	20,000 00	187,057 17	31,734,417 00	7,444 58	32,206,780 75	5,374,649 87	.....
National, Vt.	21,000 00	10,000 00	38,206 44	1,876,481 00	150,000 00	2,095,687 44	816,183 11	.....
New England Mutual, Mass.	195,343 00	.....	86,531 26	13,272,108 00	.....	13,553,982 26	3,287,524 43	.....
Northwestern Mutual, Wis.	162,948 31	46,450 00	4,000 00	16,411,592 00	78,739 20	16,703,729 51	4,381,654 60	.....
Penn Mutual, Pa.	120,009 07	10,515 00	24,904 03	6,956,100 00	125,162 43	7,236,690 53	1,720,450 13	.....
Phœnix Mutual, Conn.	137,493 00	39,000 00	.....	8,821,501 00	235,330 80	9,233,324 80	1,382,431 66	100,000 00
Provident Life and Trust, Pa.	74,977 00	.....	11,389 08	6,290,218 00	11,175 69	6,387,759 77	1,904,280 88	1,000,000 00
State Mutual, Mass.	11,000 00	15,000 00	.....	2,464,891 00	.....	2,490,891 00	810,897 28	.....
Travelers', Conn.	63,576 00	21,000 00	.....	4,101,316 00	9,500 00	4,195,392 00	1,040,460 14	.....
Union Central, Ohio	2,311 26	15,751 00	1,802 61	1,561,766 00	.....	1,581,630 87	374,979 02	100,000 00
Union Mutual, Me.	49,985 13	23,809 58	10,748 84	5,420,531 00	8,701 89	5,513,776 44	715,907 66	.....
Totals Life Ins. Cos. of other States,	$1,842,719 88	$338,662 58	$554,698 13	$178,220,564 00	$994,205 59	$181,950,850 18	$37,881,660 49	$2,375,500 00
Totals N. Y. State Life Ins. Cos.	2,190,699 46	284,252 90	218,957 38	206,624,891 00	238,176 56	209,556,977 30	42,416,432 80	1,915,000 00
Aggregate.	$4,033,419 34	$622,915 48	$773,655 51	$384,845,455 00	$1,232,382 15	$391,507,827 48	$80,298 093 29	$4,290,500 00

TABLE No. III — INCOME.

Showing the nature of the Income of Life Insurance Companies, transacting business in this State, for the year ending December 31, 1883.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	PREMIUMS.		Interest and dividends.	Received for rents.	Received from all other sources.	Total income.	Excess of income over expenditures.	Excess of expenditures over income.
	Cash.	Notes.						
Brooklyn	$199,928 04	$4,362 99	$66,923 29	$11,648 89	$23,614 17	$306,477 38	$2,273 84	.....
Equitable	10,727,547 96	.....	2,165,194 21	444,003 55	133,825 96	13,470,571 68	4,902,668 19	.....
Germania	1,491,566 58	.....	442,299 06	64,809 20	1,594 11	2,000,268 95	441,634 42	.....
Home	423,258 01	123,217 47	257,827 88	2,677 91	.....	806,981 27	154,157 14	.....
Homœopathic	95,380 11	.....	34,584 14	1,337 54	6,892 20	138,193 99	9,999 52	.....
Manhattan	950,075 30	58,346 25	542,294 48	52,288 92	33,044 24	1,636,049 19	160,870 88	.....
Metropolitan	1,959,442 17	16,260 72	78,262 50	28,653 66	.....	2,082,619 05	.....	$184,631 09
Mutual	13,457,928 14	.....	4,816,153 25	226,811 20	.....	18,500,892 89	2,189,122 78	.....
New York	10,491,107 61	39,832 60	2,517,922 27	139,538 57	19,130 96	13,207,532 01	4,276,155 28	.....
Provident Savings Life Assur. Society	78,891 82	447 19	4,955 50	.....	.....	84,294 51	.....	8,033 66
United States	652,324 31	.....	267,363 60	3,506 03	724 14	923,918 08	103,715 62	.....
Washington	1,347,955 29	.....	326,323 34	10,462 02	110,212 71	1,794,953 36	492,689 21	.....
Totals	$41,875,405 64	$242,467 22	$11,520,103 52	$985,737 49	$329,038 49	$54,952,752 36	$12,733,286 88	$192,064 75

TABLE No. III — INCOME — (*Continued*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	PREMIUMS.		Interest and dividends.	Received for rents.	Received from all other sources.	Total income.	Excess of income over expenditures.	Excess of expenditures over income.
	Cash.	Notes.						
Ætna, Conn.	$2,597,739 53	$121,610 66	$1,569,361 21	.....	$191,010 95	$4,479,722 35	$1,058,918 19	.....
Berkshire, Mass.	546,594 03	33,705 12	165,430 79	$15,350 70	13,699 40	774,780 04	86,353 44	.....
Connecticut General, Conn.	149,648 12	8,371 75	70,336 07	.....	25,243 63	253,599 57	44,620 36	.....
Connecticut Mutual, Mass.	4,829,098 07	.....	2,278,445 58	515,466 87	247,212 35	7,870,222 87	1,043,209 41	.....
John Hancock, Mass.	458,580 22	13,661 80	131,724 13	3,872 73	.....	607,838 88	66,307 85	.....
Massachusetts Mutual, Mass.	836,659 19	104,528 19	368,541 65	59,713 26	.....	1,369,442 29	244,114 87	.....
Mutual Benefit, N. J.	3,767,653 43	392,117 36	1,778,574 87	54,924 88	239,129 08	6,232,399 62	1,576,889 30	.....
National, Vt.	413,897 84	2,687 54	139,647 24	9,562 46	.....	565,595 08	195,606 54	.....
New England Mutual, Mass.	1,507,208 50	454,110 60	773,032 21	62,361 15	160,489 29	2,957,201 75	518,368 67	.....
Northwestern Mutual, Wis.	2,844,097 62	165,114 05	1,154,069 13	45,931 92	.....	4,209,212 72	1,251,025 26	.....
Penn Mutual, Pa.	1,407,117 55	98,682 87	401,280 99	35,483 58	26,802 93	1,969,367 92	524,648 39	$14,092 61
Phœnix Mutual, Conn.	708,474 81	10,998 80	572,969 34	68,279 83	.....	1,360,722 78	.....	.....
Provident Life and Trust, Pa.	1,397,223 29	5,395 27	328,668 39	7,010 12	4,436 52	1,742,733 59	891,768 48	.....
State Mutual, Mass.	424,649 91	42,486 61	143,750 97	.....	.....	610,887 49	197,723 15	.....
Travelers, Conn.	660,027 87	.....	231,627 46	15,979 89	84,015 56	991,650 78	534,662 25	.....
Union Central, Ohio.	362,364 95	129,220 98	104,516 54	6,511 82	.....	602,614 29	123,406 24	.....
Union Mutual, Me.	672,854 83	37,665 00	223,703 74	41,840 47	35,955 13	1,012,019 17	.....	64,977 25
Totals Life Ins. Cos. of other States	$23,583,889 76	$1,620,356 60	$10,435,680 31	$942,089 68	$1,027,994 84	$37,610,011 19	$8,357,622 40	$79,069 86
Totals N. Y. State Life Ins. Cos.	41,875,405 64	242,467 22	11,520,103 52	985,737 49	329,038 49	54,952,752 36	12,733,286 88	192,064 75
Aggregate	$65,459,295 40	$1,862,823 82	$21,955,783 83	$1,927,827 17	$1,357,033 33	$92,562,763 55	$21,090,909 28	$271,734 61

TABLE No. IV—EXPENDITURES.

Summary, Analysis and Classification of the various items comprising the GROSS EXPENDITURES *of Life Insurance Companies transacting business in this State, for the year ending December* 31, 1883.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	LOSSES AND CLAIMS.		LAPSED, SURRENDERED AND PURCHASED POLICIES.		DIVIDENDS TO POLICY-HOLDERS.		Dividends to stock-holders.	Commissions.	Salaries, medical fees and other charges of employes.	All other expenditures.	Total expenditures.
	Cash.	Notes.	Cash.	Notes.	Cash.	Notes.					
Brooklyn	$125,932 31	$8,932 97	$62,259 64	$3,428 30	$12 915 37	$1,954 79	$10,000 00	$11,781 86	$27,445 38	$39,552 92	$304,203 54
Equitable	3,659,453 03	.....	999,808 74	.....	1,801,808 89	.....	7,000 00	661,158 25	425,952 82	1,012,721 76	8,567,903 49
Germania	839,652 32	.....	127,874 74	.....	206,252 75	.....	24,000 00	168,124 97	132,986 73	58,943 02	1,558,634 53
Home	277,768 55	23,485 80	30,963 93	25,927 48	36,626 45	75,442 69	15,000 00	67,665 92	68,721 75	31,221 56	652,824 13
Homœopathic	41,244 90	.....	24,429 34	.....	4,851 00	.....	7,000 00	18,352 22	14,504 11	17,812 90	128,194 47
Manhattan	667,268 65	155,743 41	95,616 11	42,250 18	188,344 54	7,777 93	40,000 00	100,861 67	77,563 20	99,752 62	1,475,178 31
Metropolitan	644.665 84	4,192 45	271,943 25	12,002 18	127,998 38	14,456 73	21,000 00	342,836 82	394,344 58	433,809 91	2,267,250 14
Mutual	7,989,718 11	.....	2,831,150 71	.....	3,138,491 69	.....	.....	886,126 90	504,006 69	962,276 01	16,311,770 11
New York	3,397,040 58	19,495 85	861,429 33	8,410 57	2,409,990 45	3,023 12	.....	1,126,449 46	397,031 19	708,505 68	8,931,376 73
Prov. Sav. L. Ass. Society	25,712 75	.....	9,986 31	.....	2,441 62	.....	.....	19,445 88	19,384 31	15,357 30	92,328 17
United States	312,008 35	.....	117,318 76	.....	46,596 87	.....	30,775 76	93,839 67	122,511 73	97,151 32	820,202 46
Washington	470,276 17	.....	273,862 70	.....	228,915 00	.....	8,636 25	92,036 99	103,667 06	124,869 98	1,302,264 15
Totals	$18,450,741 56	$211,850 48	5,706,644 06	$92,018 71	8,205,233 01	$102,655 26	$163,412 01	3,589,480 61	2,288,119 55	3,601,974 98	42,412,130 23

TABLE No. IV — EXPENDITURES — (*Continued.*)

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	LOSSES AND CLAIMS.		LAPSED, SURRENDERED AND PURCHASED POLICIES.		DIVIDENDS TO POLICY-HOLDERS.		Dividends to stock-holders.	Commissions.	Salaries, medical fees and other charges of employes.	All other expenditures.	Total expenditures.
	Cash.	Notes.	Cash.	Notes.	Cash.	Notes.					
Ætna, Conn.	$1,860,930 83	$93,490 87	$246,637 24	$58,539 49	$385,481 24	$136,748 49	$87,500 00	$272,734 52	$93,289 16	$185,452 32	$3,420,804 16
Berkshire, Mass.	296,477 27	9,157 73	140,648 95	9,988 83	92,227 50	.....	1,785 00	57,676 66	43,574 16	36,891 50	688,426 60
Connecticut General, Conn	128,230 17	....	11,004 18	810 47	5,914,98	2,499 65	12,000 00	9,974 66	27,657 94	10,8-7 16	208,979 21
Connecticut Mutual, Conn.	3,731,137 07	81,840 25	698,357 46	80,820 47	1,136,143 24	53,553 30	.....	285,439 18	130,594 91	629,127 58	6,827,013 46
John Hancock, Mass.	233,727 29	10,403 33	30,225 40	3,782 23	33,232 12	8,775 21	.. ..	85,989 76	88,614 97	46,780 72	541,531 03
Massachusetts Mut., Mass.	510,215 74	23,316 84	64,784 18	18,073 42	128,912 61	70,343 90	.....	71,928 51	137,558 58	100,193 64	1,125,327 42
Mutual Benefit, N. J.	2,307,152 77	110,569 55	465,819 50	99,142 46	964,469 88	16,614 33	.....	372,482 80	137,394 31	181,864 72	4,655,510 32
National, Vt.	184,559 36	1,024 47	36,735 81	535 40	58,419 72	752 72	.....	42,503 59	25,883 45	19,574 02	369,988 54
New England Mut., Mass.	1,270,317 06	64,222 94	118,584 09	69,852 29	481,371 46	52,215 15	.....	145,643 18	93,785 47	142,841 44	2,438,833 08
Northwestern Mut., Wis.	1,227,017 56	66,330 02	219,154 27	38,498 56	546,651 57	129,177 90	.....	347,691 01	176,080 18	207,586 39	2,958,187 46
Penn. Mutual, Pa.	645,663 37	24,429 34	97,210 40	20,283 48	247,665 04	62,478 54	....	112,771 12	108,972 29	125,245 95	1,444,719 53
Phœnix Mutual, Conn.	656,326 69	77,121 74	167,832 80	73,165 91	142,056 59	6,204 77	24 000 00	39,804 18	95,754 86	92,546 85	1,374,815 39
Provident Life & Trust, Pa	393,945 87	.....	32,581 81	2,771 05	160,390 41	5,317 43	.....	120,661 66	75,684 35	59,612 53	850,965 11
State Mutual, Mass.	190,509 41	.....	14,040 59	.....	87,353 16	.. ..	.....	66,067 50	28,520 73	26,672 95	413,164 34
Travelers', Conn.	260,970 29	.....	28,920 82	.....	.....	.....	.....	74,359 91	45,862 09	46,875 42	456,988 53
Union Central, Ohio	152,060 23	2,916 81	46,747 50	26,642 14	12,911 56	6,015 83	10,000 00	68,899 29	120,741 65	32,273 04	479,208 05
Union Mutual, Me. ...	464,577 43	153,072 00	78,853 90	38,148 00	52,320 02	23,358 00	.....	149,653 06	49,963 61	67,050 40	1,076,996 42
Totals Life Ins. Companies of other States..	$14,513,818 41	$717,895 89	2,498,139 99	$541,054 20	$4,535,521 10	$574,055 22	$135,285 00	2,324,279 59	1,479,932 71	2,011,476 63	29,331,458 65
Total N. Y. State Life Ins Companies	18,450,741 56	211,850 48	5,706,644 06	92,018 71	8,205,233 01	102,655 26	163,412 01	3,589,480 61	2,288,119 55	3,601,974 98	42,412,130 23
Aggregate	$32,964,559 97	$929,746 37	8,204,783 96	$633,072 91	12,740,754 11	$676,710 48	$298,697 01	5,913,760 20	3,768,052 26	5,613,451 61	71,743,588 88

TABLE No. V.

Showing the number and amount of Policies issued and terminated during the year 1883, *of Life Insurance Companies authorized to transact business in this State, with the mode of termination.*

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.				MODE OF TERMINATION.													
	Issued.		Terminated.		By death.		By maturity.		By expiry.		By surrender.		By lapse.		By change.		Not taken.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Brooklyn	1,328	$802,821	550	$787,995	42	$83,615	31	$58,560	5	$14,000	149	$290,450	260	$246,567	11	$21,343	52	$73,460
Equitable	18,566	81,129,756	9,050	38,798,788	844	3,972,232	165	532,568	19	147,250	1,286	6,202,788	4,080	15,052,540	....	.....	2,706	13,791,410
Germania	2,231	4,530,825	1,604	3,272,310	349	606,072	117	251,357	16	16,516	422	811,940	447	875,393	6	44,980	247	666,052
Home	1,618	3,065,544	998	1,887,312	97	205,921	56	94,536	....	.....	393	836,250	284	435,500	....	25,400	168	289,705
Homœopathic	6,786	956,755	3,292	734,547	47	85,610	6	3,649	34	61,266	72	100,814	2,326	406,958	33	20,727	774	105,523
Manhattan	1,276	3,551,987	1,100	3,219,252	230	687,171	69	131,829	....	.....	146	360,894	340	973,609	107	386,929	208	678,820
Metropolitan	239	256,805	1,076	1,934,468	105	125,857	32	17,219	....	.....	757	1,554,996	163	216,500	5	5,000	14	14,896
Mutual	11,533	37,820,597	6,757	24,428,739	1,332	5,172,275	952	2,789,302	....	.....	1,010	7,321,129	2,165	5,502,813	2	232,700	1,186	3,410,520
New York	15,561	52,735,564	6,484	25,404,618	787	2,408,636	168	430,928	119	11,700	1,072	6,214,040	2,442	6,904,632	....	1,737,179	1,896	7,697,503
Provident Savings	1,318	5,629,100	643	1,246,025	22	24,875	....	.....	409	856,000	38	96,500	122	67,150	....	2,500	52	199,000
United States	1,931	5,441,054	1,645	3,414,580	154	283,304	40	58,967	33	174,000	482	480,996	611	1,393,496	34	123,317	291	900,500
Washington	2,644	6,389,470	1,614	3,768,766	158	356,289	74	1,138,348	....	.....	299	945,753	728	1,454,602	....	.....	355	873,774
Totals N. Y. S. Life Ins. Cos	65,031	202,310,278	34,813	108,897,400	4,217	13,061,857	1,710	4,507,263	635	1,280,732	6,186	25,216,550	13,968	33,529,760	198	2,600,075	7,949	28,701,163

TABLE No. V — (*Continued*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.				MODE OF TERMINATION.													
	Issued.		Terminated.		By death.		By maturity.		By expiry.		By surrender.		By lapse.		By change.		Not taken.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Ætna, Conn.....	5,522	$10,114,585	4,396	$8,003,110	819	$1,302,807	801	$715,968	175	$470,122	744	$1,443,815	893	$2,211,656	....	.....	964	$1,858,742
Berkshire, Mass.....	1,271	2,962,135	792	1,844,484	77	208,147	74	111,350	132	257,000	79	338,000	221	522,754	14	$31,100	195	376,133
Connecticut General	741	1,028,470	530	812,907	48	87,639	96	168,057	....	.....	26	54,561	227	306,950	1	22,000	132	173,700
Connecticut Mutual,	3,595	8,579,008	3,662	10,251,350	1,114	2,867,489	315	619,094	24	99,250	1,116	3,536,338	811	2,293,329	....	179,960	282	655,900
John Hancock, Mass.	633	944,445	740	1,338,836	48	97,958	59	67,941	199	419,016	93	164,414	142	193,200	182	287,257	67	109,050
Massachusetts Mut.	2,278	5,929,950	1,449	3,580,033	174	426,995	107	123,872	339	755,400	131	293,589	299	766,300	....	261,127	309	952,750
Mutual Benefit, N.J.	4,940	13,256,376	3,599	9,576,713	711	2,160,991	95	221,218	227	552,300	504	1,188,513	735	1,743,350	908	2,629,531	399	1,080,810
National, Vt.....	2,210	2,766,934	859	1,245,290	83	174,767	7	7,000	4	8,300	195	279,163	264	361,160	1	56,525	305	358,435
New England Mut...	2,637	7,235,550	1,662	4,838,696	290	1,039,694	144	350,267	....	.....	204	631,606	791	2,121,461	7	33,000	226	662,668
Northwestern Mut..	6,919	20,136,582	3,989	11,408,913	424	990,692	239	2,516,541	....	.....	523	1,001,708	2,264	4,832,985	8	664,563	536	1,402,424
Penn Mutual, Pa....	2,937	6,846,525	1,426	3,519,372	209	601,625	27	67,680	....	.....	223	483,902	643	1,440,350	16	157,315	308	768,500
Phœnix Mut., Conn.	1,103	1,540,351	1,616	2,455,893	345	525,015	163	172,572	....	.....	367	549,402	391	539,831	206	440,114	144	228,959
Provident L. & T., Pa	2,270	7,353,511	849	2,617,622	90	280,817	67	99,601	2	3,200	176	602,864	442	1,500,700	41	244,940	31	85,500
State Mutual, Mass..	855	2,900,539	309	754,771	57	121,969	31	63,540	....	.....	50	126,495	138	304,500	....	50,767	33	87,500
Travelers, Conn.....	2,134	4,699,171	1,199	2,529,880	123	235,001	29	23,401	4	3,350	70	91,745	660	1,375,550	126	866,383	187	485,450
Union Central, Ohio	2,957	5,156,204	2,021	3,844,497	61	128,097	7	34,600	26	43,000	115	324,575	1,210	2,048,618	74	184,607	528	1,081,000
Union Mutual, Me...	2,269	4,304,279	2,289	4,397,887	202	377,547	493	838,242	....	.....	157	381,000	743	1,344,569	253	574,529	441	882,000
Totals Life Ins. Cos. other States	45,271	105,754,615	31,387	73,020,254	4,875	11,627,250	2,754	6,200,944	1,132	2,610,938	4,773	11,491,690	10,894	23,707,203	1,782	6,182,768	5,177	11,199,521
Totals N. Y. S. Life Ins. Cos.....	65,031	202,310,278	34,813	108,897,400	4,217	13,061,857	1,710	4,507,263	635	1,280,732	6,136	25,216,550	13,968	33,529,760	198	2,600,075	7,949	28,701,163
Aggregate.....	110,302	308,064,893	66,200	181,917,654	9,092	24,689,107	4,464	10,708,207	1,767	3,891,670	10,909	36,708,240	24,862	57,236,963	1,980	8,782,783	13,126	39,900,684

TABLE No. VI.

Showing the number and amount of Policies outstanding December 31, 1882, *and December* 31, 1883, *with the increase or decrease thereof.*

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Date of incorporation.	Policies in force December 31, 1882.	Policies in force December 31, 1883.	Decrease.	Increase.	Amount of insurance in force December 31, 1882.	Amount of insurance in force December 31, 1883.	Decrease.	Increase.
Brooklyn	July, 1864	3,315	4,093	.....	778	$5,752,060	$5,766,886	.....	$14,826
Equitable	July 26, 1859	65,680	75,196	.....	9,516	232,829,620	275,160,588	.....	42,330,968
Germania	April 10, 1860	21,126	21,753	.....	627	36,895,148	38,153,663	.....	1,258,515
Home	April 30, 1860	8,273	8,893	.....	620	15,696,414	16,874,646	.....	1,178,232
Homœopathic	July 18, 1868	4,270	7,764	.....	3,494	3,079,968	3,302,176	.....	222,208
Manhattan	1850	11,490	11,666	.....	176	32,690,470	33,023,205	.....	332,735
Metropolitan	January, 1866	5,843	5,006	837	.....	8,566,445	6,888,782	$1,677,663	.....
Mutual	April, 1842	106,214	110,990	.....	4,776	329,554,174	342,946,032	.....	13,391,858
New York	1841	60,150	69,227	.....	9,077	171,415,097	198,746,043	.....	27,330,946
Provident Savings L. Assur. Society	Feb. 25, 1875	1,714	2,389	.....	675	2,637,271	7,020,346	.....	4,383,075
United States	February, 1850	9,709	9,995	.....	286	17,167,105	19,193,579	.....	2,026,474
Washington	January, 1860	13,395	14,425	.....	1,030	29,374,019	31,994,723	.....	2,620,704
Totals	.....	311,179	341,397	837	31,055	$885,657,791	$979,070,669	$1,677,663	$95,090,541

TABLE No. VI—(*Continued*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Date of incorporation.	Policies in force December 31, 1882.	Policies in force December 31, 1883.	Decrease.	Increase.	Amount of insurance in force December 31, 1882.	Amount of insurance in force December 31, 1883.	Decrease.	Increase.
Ætna, Conn.	1820	59,228	60,354	.....	1,126	$82,928,860	$85,040,335	.....	$2,111,475
Berkshire, Mass.	May, 1851	5,901	6,380	.....	479	13,005,262	14,122,913	.....	1,117,651
Connecticut General, Conn.	June, 1865	3,944	4,155	.....	211	5,851,074	6,066,637	.....	215,563
Connecticut Mutual, Conn.	June 15, 1846	63,662	63,595	67	.....	157,105,751	155,433,409	$1,672,342	.....
John Hancock, Mass.	April 21, 1862	5,383	5,276	107	.....	9,446,288	9,051,897	394,391	.....
Massachusetts Mutual, Mass.	May 15, 1851	13,484	14,313	.....	829	30,510,247	32,860,164	.....	2,349,917
Mutual Benefit, N. J.	Jan. 31, 1845	47,837	49,178	.....	1,341	129,619,105	133,298,768	.....	3,679,663
National, Vt.	November, 1848	5,904	7,255	.....	1,351	10,600,081	12,121,725	.....	1,521,644
New England Mutual, Mass.	April 1, 1835	19,854	20,829	.....	975	59,297,737	61,694,591	.....	2,396,854
Northwestern Mutual, Wis.	March, 1857	40,871	43,801	.....	2,930	83,355,424	92,083,093	.....	8,727,669
Penn Mutual, Pa.	Feb. 24, 1847	14,972	16,483	.....	1,511	38,194,522	41,521,675	.....	3,327,153
Phœnix Mutual, Conn.	May, 1851	19,602	19,089	513	.....	28,704,038	27,788,496	915,542	.....
Provident Life and Trust, Pa.	March 22, 1865	10,345	11,766	.....	1,421	32,764,062	37,499,951	.....	4,735,889
State Mutual, Mass.	March 16, 1844	5,165	5,711	.....	546	12,016,345	14,162,113	.....	2,145,768
Travelers', Conn.	June 17, 1863	13,443	14,378	.....	935	22,836,313	25,005,604	.....	2,169,291
Union Central, Ohio.	1867	6,743	7,679	.....	936	11,068,311	12,380,018	.....	1,311,707
Union Mutual, Me.	July 17, 1848	14,040	14,020	20	.....	24,621,565	24,527,957	93,608	.....
Totals Life-Ins. Cos. of other States.	.....	350,378	364,262	707	14,591	$751,924,985	$784,659,346	$3,075,883	$35,810,244
Totals N. Y. State Life Ins. Cos.	.....	311,179	341,397	837	31,055	885,657,791	979,070,669	1,677,663	95,090,541
Aggregate.	.....	661,557	705,659	1,544	45,646	$1,637,582,776	$1,763,730,015	$4,753,546	$130,900,785

TABLE No. VII.

Showing the number and amount of policy claims, by death, incurred during the years 1881, 1882 *and* 1883, *with the ratios thereof to the mean number and amount of policies in force December thirty-first of these respective years.*

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Commenced business.	1881.				1882.				1883.			
		Claims by Death.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.	Claims by Death.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.	Claims by Death.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.
		No.	Amount.			No.	Amount.			No.	Amount.		
Brooklyn	1864	54	$106,050	1.61	1.75	40	$78,130	1.21	1.33	42	$83,615	1.13	1.45
Equitable	1859	655	2,498,105	1.19	1.32	743	2,752,646	1.20	1.27	844	3,072,232	1.20	1.21
Germania	1860	311	525,895	1.53	1.52	320	617,046	1.53	1.70	349	606,072	1.63	1 62
Home	1860	108	188,739	1.41	1.29	119	193,111	1.47	1.26	97	205,921	1.13	1.26
Homœopathic	1868	17	34,619	.71	1.13	27	30,066	.80	.99	47	35,610	.78	1.12
Manhattan	1850	193	573,465	1.70	1.77	211	533,453	1.85	1.64	230	687,171	1.99	2.09
Metropolitan	1866	109	138,306	1.65	1.42	87	89,030	1.43	.99	105	125,857	1.94	1.63
Mutual	1842	1,312	4,574,201	1.32	1.47	1,297	4,794,647	1.24	1.48	1,382	5,172,275	1.27	1.54
New York	1843	639	2,138,839	1.25	1.49	633	1,939,989	1.11	1.20	787	2,408,636	1.22	1.30
Prov. Sav. L. Assur. Soc'y	1875	25	30,275	1.09	.99	26	33,975	1.27	1.16	22	24,875	1.07	.52
United States	1850	175	348,475	1.85	2.08	170	285,993	1.77	1.69	154	283,304	1.56	1.56
Washington	1860	146	373,316	1.27	1.51	146	388,121	1.15	1.40	158	356,289	1.14	1.16
Totals	....	3,744	$11,530,285	1.33	1.46	3,819	$11,736,207	1.27	1.37	4,217	$13,061,857	1.29	1.40

TABLE No. VII — (*Continued*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Commenced business.	1881.				1882.				1883.			
		Claims by Death.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.	Claims by Death.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.	Claims by Death.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.
		No.	Amount.			No.	Amount.			No.	Amount.		
Ætna, Conn	1853	714	$1,190,742	1.25	1.50	680	$1,228,741	1.11	1.51	819	$1,302,807	1.37	1.55
Berkshire, Mass.	1851	66	111,272	1.17	.91	60	176,791	1.03	1.39	77	208,147	1.25	1.53
Connecticut General, Ct.	1865	36	74,130	.99	1.34	36	76,916	.94	1.33	48	87,639	1.19	1.47
Connecticut Mutual, Ct.	1846	1,051	2,877,254	1.64	1.79	1,042	2,542,298	1.63	1.60	1,114	2,867,489	1.75	1.83
John Hancock, Mass.	1862	66	130,969	1.13	1.25	60	133,788	1.09	1.38	48	97,958	.90	1.06
Massachusetts Mut., Mass.	1851	170	401,505	1.27	1.35	166	385,659	1.24	1.27	174	426,995	1.25	1.35
Mutual Benefit, N. J.	1845	744	2,387,669	1.63	1.90	672	2,115,439	1.42	1.65	711	2,160,991	1.47	1.64
National, Vt.	1848	47	84,729	1.02	.92	72	124,772	1.34	1.23	83	174,767	1.26	1.53
New England Mut., Mass.	1835	279	900,487	1.45	1.58	293	997,838	1.49	1.70	290	1,039,694	1.44	1.72
Northwestern Mut., Wis.	1857	381	829,223	1.07	1.19	414	849,278	1.06	1.08	424	990,692	1.00	1.13
Penn Mutual, Pa	1847	180	502,755	1.29	1.51	192	496,744	1.35	1.36	209	601,625	1.33	1.51
Phœnix Mutual, Conn.	1851	301	533,859	1.43	1.72	296	590,510	1.48	2.00	345	525,015	1.78	1.86
Provident Life & Tr., Pa.	1865	75	238,218	.86	.87	97	327,631	.99	1.06	90	280,817	.81	.80
State Mutual, Mass	1844	60	132,600	1.39	1.27	47	96,305	.93	.84	57	121,969	1.05	.93
Travelers' Conn	1863	115	184,730	.93	.93	102	156,552	.78	.72	123	235,001	.88	.98
Union Central, Ohio	1867	38	53,424	.73	.60	44	72,895	.72	.73	61	128,097	.85	1.09
Union Mutual, Me.	1848	201	401,401	1.44	2.75	189	386,747	1.36	1.59	202	377,547	1.44	1.54
Totals Life Ins. Cos. of other States	....	4,524	$11,034,967	1.36	1.55	4,462	$10,758,894	1.30	1.46	4,875	$11,627,250	1.36	1.62
Totals New York State Life Ins. Cos.	....	3,744	11,530,285	1.33	1.46	3,819	11,736,207	1.27	1.37	4,217	13,061,857	1.29	1.40
Aggregate	....	8,268	$22,565,252	1.34	1.50	8,281	$22,495,101	1.29.	1.42	9,092	$24,689,107	1.33	1.45

TABLE No. VIII.

Showing the Net Assets, Reinsurance Reserve, Amount of Risks in Force, Premium Notes, Net Deferred and Uncollected Premiums, with the various ratios of the Life Insurance Companies transacting business in this State.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Net assets.	Reinsurance reserve.	Amount of risks in force.	Premium notes or loans.	Net deferred and uncollected premiums.	Amount of net assets for every $100 of reserve.	Ratio of net assets to risks in force.	Ratio of uncollected and deferred premiums to net assets.	Ratio of premium notes and loans to net assets.
Brooklyn	$1,496,855 12	$1,269,488 00	$5,766,886 00	$169,809 19	$92,909 88	117.91	25.96	2.20	11.34
Equitable	52,009,415 08	40,418,836 00	275,160,588 00	.....	1,105,062 40	128.67	18.90	2.12	.....
Germania	10,192,003 34	8,833,692 00	38,153,663 00	71,171 96	218,234 59	115.38	26.71	2.14	.07
Home	5,348,755 34	3,803,021 00	16,874,646 00	713,387 60	78,641 84	140.64	31.70	1.47	13.34
Homœopathic	694,410 29	548,123 00	3,302,176 00	9,262 20	22,453 04	126.69	21.03	3.23	1.33
Manhattan	10,604,289 59	8,221,427 00	33,023,205 00	1,286,745 76	131,921 64	128.98	32.11	1.24	12.13
Metropolitan	2,151,109 24	1,523,741 00	6,888,782 00	174,212 28	129,127 04	141.17	31.23	6.00	8.09
Mutual	99,814,410 11	87,300,299 00	342,946,032 00	.....	944,012 93	114.33	29.10	.95	.....
New York	54,533,168 96	44,240,198 00	198,746,043 00	461,415 57	945,486 81	123.24	27.43	1.73	.85
Prov. Sav. Life Assur. Soc.	139,655 48	44,870 00	7,020,346 00	602 19	2,855 00	311.24	1.99	2.04	.46
United States	5,156,641 35	4,388,800 00	19,193,579 00	141,309 66	93,780 03	117.49	26.86	1.82	2.76
Washington	6,900,609 90	6,032,396 00	31,994,723 00	78,738 16	190,049 01	114.39	21.57	2.75	1.14
Totals	$249,041,323 80	$206,624,891 00	$979,070,669 00	$2,106,684 57	$3,894,534 21	120.53	24.52	1.56	1.25

TABLE No. VIII—(*Continued*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Net assets.	Reinsurance reserve.	Amount of risks in force.	Premium notes or loans.	Net deferred and uncollected premiums.	Amount of net assets for every $100 of reserve.	Ratio of net assets to risks in force.	Ratio of uncollected and deferred premiums to net assets.	Ratio of premium notes and loans to net assets.
Ætna, Conn. . . .	$28,586,722 99	$22,318,787 00	$85,040,335 00	$2,343,786 78	$161,133 44	128.08	33.62	.56	8.20
Berkshire, Mass.	3,606,257 03	2,998,911 00	14,122,913 00	143,533 44	55,571 66	120.36	25.53	1.54	3.98
Connecticut General, Conn.	1,380,455 75	998,409 00	6,066,637 00	95,403 28	21,810 85	138.27	22.75	1.58	6.91
Connecticut Mutual, Conn.	51,828,082 84	44,625,511 00	155,433,409 00	2,849,266 50	50,196 78	116.14	33.34	.10	5.50
John Hancock, Mass.	2,534,388 00	2,224,884 00	9,051,897 00	172,008 69	31,455 17	113.91	28.00	1.24	6.79
Massachusetts Mutual, Mass.	7,445,978 10	6,142,141 00	32,860,164 00	674,789 51	160,258 22	121.21	22.66	2.15	9.06
Mutual Benefit, N. J.	37,109,066 87	31,734,417 00	133,298,768 00	4,192,797 65	234,825 31	116.94	27.84	.63	11.30
National, Vt.	2,692,664 11	1,876,481 00	12,121,725 00	51,923 28	33,674 38	143.44	22.21	1.25	1.93
New England Mutual, Mass.	16,559,632 43	13,272,108 00	61,694,591 00	1,155,765 86	94,297 81	124.77	26.84	.57	6.97
Northwestern Mutual, Wis.	20,793,246 60	16,411,592 00	92,083,093 00	1,388,066 41	326,466 70	126.70	22.58	1.57	6.68
Penn Mutual, Pa.	8,676,550 13	6,956,100 00	41,521,675 00	770,173 05	142,323 80	124.73	20.90	1.64	8.88
Phœnix Mutual, Conn.	10,203,932 66	8,821,501 00	27,788,496 00	1,536,633 71	38,693 14	115.67	36.72	.38	15.06
Provident Life and Trust, Pa	8,194,498 88	6,290,218 00	37,499,951 00	50,428 23	267,635 62	130.27	21.85	3.27	.62
State Mutual, Mass.	3,275,788 28	2,464,891 00	14,162,113 00	62,488 61	. . . . .	132.90	23.13	. . . . .	1.91
Travelers, Conn.	5,141,776 14	4,101,316 00	25,005,604 00	15,099 50	121,334 49	125.37	20.56	2.36	.29
Union Central, Ohio	1,936,745 02	1,561,766 00	12,380,018 00	177,896 08	54,590 78	124.01	15.64	2.30	9.19
Union Mutual, Me.	6,136,438 66	5,420,531 00	24,527,957 00	767,503 75	111,077 14	113 21	25.02	1.81	12.51
Totals Life Ins. Cos. of other States.	$216,102,224 49	$178,220,564 00	$784,659,346 00	$16,447,564 33	$1,905,345 29	121.26	27.54	.88	7.61
Totals N. Y. State Life Ins. Companies	249,041,323 80	206,624,891 00	979,070,669 00	3,106,684 57	3,894,534 21	120.53	24.52	1.56	1.25
Aggregate.	$465,143,548 29	$384,845,455 00	$1,763,730,015 00	$19,554,248 90	$5,799,879 50	120 87	26.37	1.25	4.20

TABLE No. IX.

Showing the number, amount, and kind of Policies, including additions, outstanding December 31, 1883, *with a summary of the business transacted in the State of New York for the year ending December* 31, 1883.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	POLICIES AND AMOUNTS IN FORCE.								BUSINESS IN STATE OF NEW YORK.						
	Whole life.		Endowments.		All other.		Totals		Policies in force.		Policies issued.		Premiums received.	Losses paid.	Losses incurred.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.			
Brooklyn	3,337	$4,757,808	695	$801,406	61	$207,672	4,093	$5,766,886	1,909	$2,020,116	977	$388,810	$57,633 39	$29,149 48	$34,821 48
Equitable	66,151	243,384,867	8,202	29,823,083	843	1,952,638	75,196	275,160,588	16,484	64,292,032	2,513	13,025,990	2,108,450 80	833,678 00	822,993 00
Germania	13,163	24,716,481	8,107	12,190,069	483	1,247,113	21,753	38,153,663	5,027	9,860,211	161	352,192	405,335 12	193,592 49	190,920 32
Home	6,899	13,373,745	1,984	3,479,513	10	21,388	8,893	16,874,646	1,674	3,849,947	205	445,721	116,554 08	94,770 00	93,270 00
Homœopathic	7,071	2,598,761	529	361,512	164	341,903	7,764	3,302,176	5,770	1,433,493	6,020	708,225	36,775 09	12,824 90	10,153 00
Manhattan	10,146	28,881,790	1,519	4,138,916	1	2,499	11,666	33,023,205	3,082	8,446,406	182	447,953	368,548 74	224,273 00	195,660 00
Metropolitan	4,832	6,727,402	128	98,700	46	62,680	5,006	6,888,782	1,519	2,030,575	43	50,885	75,158 47	62,092 00	48,092 00
Mutual	89,188	283,574,983	21,789	59,363,126	13	7,923	110,990	342,946,032	26,075	86,449,914	2,317	8,262,600	3,294,129 00	2,294,029 00	2,331,423 00
New York	47,440	142,936,618	17,774	55,793,925	4,013	15,500	69,227	198,746,043	9,868	32,119,979	1,530	6,102,935	1,150,000 00	604,852 32	622,350 97
Pr. Sav. L. As. S'y	258	103,221	100	92,675	2,031	6,824,450	2,389	7,020,346	862	2,518,871	536	2,732,900	16,350 24	7,912 75	5,412 75
United States	8,055	15,632 293	1,708	2,918,884	232	642,402	9,995	19,193,579	4,493	9,216,078	421	1,484,456	333,808 15	143,080 09	156,985 00
Washington	9,094	21,103,747	5,315	10,870,976	16	20,000	14,425	31,994,723	2,483	7,380,015	214	688,280	259,340 24	56,888 71	73,350 43
Totals	265,634	$787,791,716	67,850	$179,932,785	7,913	11,346,168	341,397	$979,070,669	79,246	$229,617,637	15,149	34,690,947	$8,222,083 32	3,557,142 74	4,585,431 95

TABLE No. IX — (*Continued*).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	POLICIES AND AMOUNTS IN FORCE.								BUSINESS IN STATE OF NEW YORK.						
	Whole life.		Endowments.		All other.		Totals.		Policies in force.		Policies issued.		Premiums received.	Losses paid.	Losses incurred.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.			
Ætna, Ct.....	37,058	$53,701,751	19,255	$21,955,681	4,041	$9,382,903	60,354	$85,040,335	6,052	$9,793,548	278	$618,698	$282,814 14	$190,524 75	$185,731 00
Berkshire, Mass..	3,103	7,687,856	2,679	5,346,407	598	1,088,650	6,380	14,122,913	601	1,403,871	92	374,300	50,470 99	30,358 00	28,608 00
Conn. General, Ct	3,457	5,275,550	646	685,751	52	105,336	4,155	6,066,637	772	1,101,353	193	260,175	26,245 88	12,612 58	17,612 58
Conn. Mutual, Ct.	56,726	141,861,522	6,311	12,583,991	558	987,896	63,595	155,433,409	9,438	33,313,435	268	930,400	924,110 93	783,863 00	703,166 00
Jno. Hanc'k, Mass	3,193	5,841,284	1,363	1,824,513	720	1,386,100	5,276	9,051,897	479	819,836	72	89,650	26,095 13	35,999 00	30,499 00
Mass. Mut., Mass.	9,522	23,292,942	3,404	6,607,487	1,387	2,959,735	14,313	32,860,164	1,952	5,325,937	393	1,194,260	177,005 32	85,519 00	69,925 00
Mut. Benefit, N. J.	41,721	115,091,748	5,892	13,834,920	1,565	4,372,100	49,178	133,298,768	8,067	24,580,755	661	1,842,521	546,064 80	617,138 00	609,913 00
National, Vt.....	3,766	8,022,757	3,478	4,059,965	11	39,003	7,255	12,121,725	1,033	1,859,960	343	393,000	67,465 74	33,000 00	33,000 00
N. Eng. Mu., Mass	13,158	41,370,720	5,655	14,984,345	2,016	5,339,526	20,829	61,694,591	2,215	7,290,100	80	218,518	305,675 14	212,560 00	247,121 00
No'west. Mu., Wis	32,392	67,045,831	10,940	21,481,747	469	3,555,515	43,801	92,083,093	2,415	6,766,877	539	1,632,148	226,533 25	107,818 71	93,250 00
Penn. Mut., Pa...	12,794	34,523,959	3,664	6,980,264	25	17,452	16,483	41,521,675	1,021	2,755,675	272	643,000	96,259 15	26,909 00	29,929 00
Phœnix Mu. Ct...	14,207	21,832,209	4,835	5,730,535	47	225,752	19,089	27,788,496	4,566	6,734,605	527	761,337	198,933 43	139,283 00	132,490 00
Prov. L. & T., Pa.	1,863	5,982,717	9,819	31,250,684	84	266,550	11,766	37,499,951	1,147	2,979,556	139	389,772	105,782 32	16,200 00	7,700 00
State Mut., Mass.	3,921	9,106,597	1,790	4,898,426	.....	157,090	5,711	14,162,113	792	2,388,602	150	493,000	80,012 94	23,200 00	23,200 00
Travelers' Ct.....	11,318	20,102,514	2,988	4,729,255	72	173,835	14,378	25,005,604	2,457	3,781,739	286	646,765	102,715 46	39,612 50	40,112 50
Union Central, O.	7,158	11,600,287	303	459,826	218	319,905	7,679	12,380,018	91	243,384	82	250,220	6,706 47	.....	.....
Union Mut., Me..	6,178	11,741,113	5,666	8,525,688	2,176	4,261,156	14,029	24,527,957	1,812	3,683,862	63	227,143	100,742 74	146,382 56	143,215 83
Tot. L. Ins. Cos. of other States	261,535	$584,081,357	88,688	$165,939,485	14,039	34,638,504	364,262	$784,659,346	44,910	$114,823,095	4,438	10,964,907	$3,323,633 83	2,500,980 10	2,395,472,91
Tot. N. Y. State Life Ins. Cos.	265,634	787,791,716	67,850	179,932,785	7,913	11,346,168	341,397	979,070,669	79,246	229,617,637	15,149	34,690,947	8,222,083 32	3,557,142 74	4,585,430 95
Aggregate.....	527,169	1,371,873 073	156,538	$345,872,270	21,952	45,984,672	705,659	1,763,730,015	124,156	$344,440,732	19,587	45,655,854	11,545,717 15	6,058,122 84	6,980,903 56

TABLE No. X.

Showing summary and classification of Gross Assets, Liabilities, Income, Disbursements and Amount of Risks in Force of Casualty Insurance Companies authorized to transact business in this State for the year ending December 31, 1883.

COMPANIES.	Gross assets.	Gross liabilities except capital.	Capital.	Surplus.	Premiums.	Total income.	Losses.	Dividends.	Expenses.	Total disbursements.	Risks in force.
American Steam Boiler	$197,724 41	$1,806 52	$200,000	*.....	$1,023 50	$1,023 50	.....	.....	$3,555 74	$3,555 74	$221,100
Accid't Ins. Co. of N.A.	269,371 11	95,162 37	157,560	$16,648 74	256,580 81	261,332 21	$89,481 63	$9,394 80	153,832 27	252,708 70	20,584,300
Fidelity and Casualty.	465,645 84	170,165 57	250,000	45,480 27	370,928 47	384,561 58	114,002 51	20,000 00	192,266 09	326,268 60	36,089,200
Guarantee	419,068 03	83,550 41	300,000	35,517 62	160,481 74	178,809 49	54,970 90	18,000 00	94,330 83	167,301 73	17,622,655
Hartford St. B. & Insp.	459,389 15	152,882 64	250,000	56,506 51	301,812 02	324,395 14	21,816 97	22,500 00	229,751 06	274,068 03	25,371,802
Lloyds Plate Glass	144,842 19	57,021 13	100,000	†	95,920 49	99,182 99	35,294 09	.....	38,289 25	73,583 34	3,192,958
Metropolitan Pl. Glass.	194,644 98	53,784 59	100,000	40,860 39	93,266 18	99,617 94	33,397 21	10,000 00	44,069 79	87,467 00	3,095,378
Travelers'.....	2,187,992 26	971,651 94	.....	1,216,340 32	2,064,589 03	2,175,757 61	864,255 21	96,000 00	895,740 08	1,855,995 29	192,923,743
Totals	$4,338,677 97	$1,586,025 17	$1,357,560	$1,411,353 85	$3,344,602 24	$3,524,680 46	$1,213,218 52	$175,894 80	$1,651,835 11	$3,040,948 43	$299,101,136

* Impairment, $4,082.11

† Impairment, $12.178 94

TABLE No. XI.

Showing the amount of Bonds and Mortgages, United States, Railroad and District of Columbia Stocks on deposit in the Insurance Department for the security of the policyholders of Life and Casualty, New York and other States' Fire and Foreign Insurance Companies, on the 31st day of December, 1883.

NEW YORK STATE LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	Bonds and Mortgages.		United States Bonds.		Railroad and District of Columbia Bonds.		Cash in bank.	Total Securities and Cash.	
	Principal unpaid.	Credited for.	Par value.	Credited for.	Par value.	Credited for.		Par value.	Credited for.
American Popular							$760 06	$760 06	$760 06
Atlantic Mutual			$100,000 00	$100,000 00			32,041 70	132,041 70	132,041 70
Brooklyn			100,000 00	100,000 00				100,000 00	100,000 00
Continental			81,950 00	81,950 00			49,926 86	131,876 86	131,876 86
Eclectic	$40,000 00	$40,000 00					25,149 76	65,149 76	65,149 76
Empire Mutual							28 92	28 92	28 92
Equitable			150,000 00	150,000 00				150,000 00	150,000 00
Excelsior			2,000 00	2,000 00				2,000 00	2,000 00
Germania			142,000 00	142,000 00				142,000 00	142,000 00
Globe Mutual			100,000 00	100,000 00			25,253 81	125,253 81	125,253 81
Globe Mutual (reg. policies)							600 00	600 00	600 00
Guardian Mutual							4,220 11	4,220 11	4,220 11
Government Security							208 36	208 36	208 36
Home			100,000 00	100,000 00				100,000 00	100,000 00
Homœopathic Mutual			100,000 00	100,000 00				100,000 00	100,000 00
Hope Mutual	9,700 00	9,700 00	6,550 00	6,550 00			51,970 40	68,220 40	68,220 40
Knickerbocker			86,250 00	86,250 00			18,859 79	105,109 79	105,109 79
Manhattan			100,000 00	100,000 00				100,000 00	100,00 00
Merchants							4,165 12	4,165 12	4,165 12
Metropolittan	70,140 00	70,140 00	52,000 00	52,000 00				122,140 00	122,140 00
Metropolitan (reg. policies)	134,000 00	132,925 00	10,000 00	10,000 00				144,000 00	142,925 00
Mutual			100,000 00	100,000 00				100,000 00	100,000 00
National							40,275 78	40,275 78	40,275 78
New York			100,000 00	100,000 00				100,000 00	100,000 00
New York Life and Trust			100,000 00	100,000 00				100,000 00	100,000 00

TABLE No. XI—(*Continued*).

NEW YORK STATE LIFE INSURANCE COMPANIES—(*Continued*).

NAME OF COMPANY.	BONDS AND MORTGAGES.		UNITED STATES BONDS.		RAILROAD AND DISTRICT OF COLUMBIA BONDS.		Cash in bank.	TOTAL SECURITIES AND CASH.	
	Principal unpaid.	Credited for.	Par value.	Credited for.	Par value.	Credited for.		Par value.	Credited for.
New York State	.....	.....	.....	.....	.....	.....	$95 90	$95 90	$95 90
North America	.....	.....	$20,800 00	$20,800 00	.....	.....	22,621 53	43,421 53	43,421 53
North America (reg. policies)	$22,700 00	$22,700 00	.....	.....	.....	.....	4,011 24	26,711 24	26,711 24
Provident Savings	.....	.....	100,000 00	100,000 00	.....	.....	.....	100,000 00	100,000 00
Reserve Mutual	.....	.....	.....	.....	.....	.....	212 50	212 50	212 50
Security	.....	.....	.....	.....	.....	.....	10,609 73	10,609 73	10,609 73
United States	90,000 00	90,000 00	10,000 00	10,000 00	$60,000 00	$60,000 00	.....	160,000 00	160,000 00
Universal	7,800 00	7,800 00	64,200 00	64,200 00	.....	.....	29,769 46	101,769 46	101,769 46
Washington	.....	.....	100,000 00	100,000 00	.....	.....	.....	100,000 00	100,000 00
Western New York	38,324 00	38,324 00	.....	.....	.....	.....	72,236 52	110,560 52	110,560 52
Widows and Orphans	.....	.....	.....	.....	.....	.....	151 14	151 14	151 14
World Mutual	.....	.....	.....	.....	.....	.....	10 00	10 00	10 00
Total (34 companies)	$412,664 00	$411,589 00	$1,725,750 00	$1,725,750 00	$60,000 00	$60,000 00	$393,178 69	$2,591,592 69	$2,590,517 69

NEW YORK CASUALTY INSURANCE COMPANIES.

American Steam Boiler	.....	.....	$100,000 00	$100,000 00	.....	.....	.....	$100,000 00	$100,000 00
Fidelity and Casualty	.....	.....	100,000 00	100,000 00	.....	.....	.....	100,000 00	100,000 00
Lloyds' Plate Glass	.....	.....	100,000 00	100,000 00	.....	.....	.....	100,000 00	100,000 00
Metropolitan Plate Glass	.....	.....	100,000 00	100,000 00	.....	.....	.....	100,000 00	100,000 00
New York Accidental	.....	.....	1,350 00	1,350 00	.....	.....	$247 11	1,597 11	1,597 11
Total (5 companies)	.....	.....	$401,350 00	$401,350 00	.....	.....	$247 11	$401,597 11	$401,597 11

FIRE INSURANCE COMPANIES OF OTHER STATES—RECIPROCAL LAW.

Mississippi Valley, Memphis	.....	.....	$100 00	$100 00	.....	.....	.....	$100 00	$100 00
Total (1 company)	.....	.....	$100 00	$100 00	.....	.....	.....	$100 00	$100 00

TABLE No. XI — (*Continued*).

FOREIGN FIRE INSURANCE COMPANIES.

NAME OF COMPANY.	BONDS AND MORTGAGES.		UNITED STATES BONDS.		RAILROAD AND DISTRICT OF COLUMBIA BONDS.		Cash in bank.	TOTAL SECURITIES AND CASH.	
	Principal unpaid.	Credited for.	Par value.	Credited for.	Par value.	Credited for.		Par value.	Credited for.
British America			$225,000 00	$225,000 00				$225,000 00	$225,000 00
City of London			200,000 00	200,000 00				200,000 00	200,000 00
Commercial Union			200,000 00	200,000 00				200,000 00	200,000 00
Fire Insurance Association			200,000 00	200,000 00				200,000 00	200,000 00
Guardian			200,000 00	200,000 00				200,000 00	200,000 00
Hamburg, Bremen			203,000 00	203,000 00				203,000 00	203,000 00
Hamburg, Madgeburg							$29,543 34	29,543 34	29,543 34
Imperial Fire			291,000 00	291,000 00				291,000 00	291,000 00
La Confiance			280,000 00	280,000 00			779 11	280,779 11	280,779 11
Lancashire			604,500 00	604,500 00				604,500 00	604,500 00
Lion Fire			200,000 00	200,000 00				200,000 00	200,000 00
Liverpool & London & Globe			200,000 00	200,000 00				200,000 00	200,000 00
London and Lancashire			295,000 00	295,000 00				295,000 00	295,000 00
London and Provincial			200,000 00	200,000 00				200,000 00	200,000 00
Metropole			200,000 00	200,000 00				200,000 00	200,000 00
North British & Mercantile			200,000 00	200,000 00				200,000 00	200,000 00
North German			300,000 00	300,000 00				300,000 00	300,000 00
Northern			200,000 00	200,000 00				200,000 00	200,000 00
Norwich Union			300,000 00	300,000 00				300,000 00	300,000 00
Phœnix			300,000 00	300,000 00				300,000 00	300,000 00
Queen			200,000 00	200,000 00				200,000 00	200,000 00
Royal			235,000 00	235,000 00				235,000 00	235,000 00
Scottish Commercial			175,000 00	175,000 00				175,000 00	175,000 00
Scottish Union and National			200,000 00	200,000 00				200,000 00	200,000 00
Standard Fire Office			200,000 00	200,000 00				200,000 00	200,000 00
Sun Fire Office	$355,666 00	$355,666 00	350,000 00	350,000 00				705,666 00	705,666 00
The Corporation of L. Assur			270,000 00	270,000 00				270,000 00	270,000 00
Transatlantic Fire			225,000 00	225,000 00				225,000 00	225,000 00
United Fire			200,000 00	200,000 00				200,000 00	200,000 00
Western			216,000 00	216,000 00				216,000 00	216,000 00
Total (30 companies)	$355,666 00	$355,666 00	$7,069,500 00	$7,069,500 00			$30,322 45	$7,455,488 45	$7,455,488 45

TABLE No. XI—(*Continued*).

FOREIGN MARINE INSURANCE COMPANIES.

NAME OF COMPANY.	Bonds and Mortgages.		United States Bonds.		Railroad and District of Columbia Bonds.		Cash in bank.	Total Securities and Cash.	
	Principal unpaid.	Credited for.	Par value.	Credited for.	Par value.	Credited for.		Par value.	Credited for.
Thames and Mersey			$200,000 00	$200,000 00				$200,000 00	$200,000 00
Union Marine			200,000 00	200,000 00				200,000 00	200,000 00
Universal Marine			200,000 00	200,000 00				200,000 00	200,000 00
Total (3 companies)			$600,000 00	$600,000 00				$600,000 00	$600,000 00
FOREIGN LIFE INSURANCE COMPANIES.									
Eagle and Albion			$100,000 00	$100,000 00				$100,000 00	$100,000 00
Lion Life			100,000 00	100,000 00			$3,029 85	103,029 85	103,029 85
Liverpool & London & Globe			100,000 00	100,000 00				100,000 00	100,000 00
Royal			100,000 00	100,000 00				100,000 00	100,000 00
Total (4 companies)			$400,000 00	$400,000 00			$3,029 85	$403,029 85	$403,029 85
FOREIGN CASUALTY INSURANCE COMPANIES.									
Accident of N. A., Montreal			$100,000 00	$100,000 00				$100,000 00	$100,000 00
Guarantee of N. A., Montreal			200,000 00	200,000 00				200,000 00	200,000 00
Total (2 companies)			$300,000 00	$300,000 00				$300,000 00	$300,000 00
NEW YORK JOINT-STOCK FIRE INSURANCE COMPANIES. (Specials deposit under chapter 189, Laws of 1874, as amended.)									
American Fire			$200,000 00	$200,000 00				$200,000 00	$200,000 00
Buffalo German			200,000 00	200,000 00				200,000 00	200,000 00
Continental			460,000 00	460,000 00	$50,000 00	$50,000 00		510,000 00	510,000 00
Glens Falls			200,000 00	200,000 00				200,000 00	200,000 00
Niagara Fire			250,000 00	250,000 00				250,000 00	250,000 00
Standard Fire			70,000 00	70,000 00				70,000 00	70,000 00
Williamsburgh City			255,000 00	255,000 00				255,000 00	255,000 00
Total (7 companies)			$1,635,000 00	$1,635,000 00	$50,000 00	$50,000 00		$1,685,000 00	$1,685,000 00
Aggregate (86 companies)	$768,330 00	$767,255 00	$12,131,700 00	$12,131,700 00	$110,000 00	$110,000 00	$426,778 10	$13,436,808 10	$13,435,733 10

TABLE No. XII.

Showing name, location and names of officers of each Life and Casualty Insurance Company now authorized to transact business in this State, with the names and residences of attorneys for companies of other States and Countries on whom process may be served.

COMPANIES.	Location.	Officers.		Attorneys on whom Process may be Served.	
		President.	Secretary.	Name.	Residence.
Accident Ins. Co. of N. Am.	Montreal, Canada	Alexander T. Galt	Frank F. Parkins	M. V. B. Bull	Albany, N. Y
American Steam Boiler	170 Broadway, N. Y	Wm. K. Lothrop	Vincent R. Schenck		
Ætna	Hartford, Conn	M. H. Bulkeley	John L. English	Thos. J. Mumford	165 Broadway, N. Y.
Berkshire	Pittsfield, Mass	Wm. R Plunkett	James W. Hull	Franklin E. Taylor	316 Broadway, N. Y.
Brooklyn	No. 20 Nassau st., N. Y.	Wm. M. Cole	Wm. Dutcher		
Connecticut General	Hartford, Conn	Thos. W. Russell	Fred'k V. Hudson	Eleazer A. Peck	Troy, N. Y.
Connecticut Mutual	Hartford, Conn	Jacob L. Greene	John M. Taylor	Eleazer A. Peck	Troy. N. Y.
Equitable	No. 120 Broadway, N. Y.	Henry B. Hyde	Wm. Alexander		
Fidelity and Casualty	No. 179 Broadway, N. Y.	Wm. M. Richards	John M. Crane		
Germania	No. 287 Broadway, N. Y.	Hugo Wesendonck	Cornelius Doremus		
Guarantee Co. of N. America	Montreal, Canada	Alexander T. Galt	James Grant	John Paton	52 William st. N Y.
Hartford S. B. I. & Ins. Co.	Hartford, Conn	J. M. Allen	J. B. Pierce	Theo. H. Babcock,	285 Broadway, N. Y.
Home	No. 179 Montague st., B'kn.	George C. Ripley	Joseph D. Holbrook		
Homœopathic Mutual	No. 257 Broadway, N. Y.	E. M. Kellogg	Frank B. Mayhew		
John Hancock Mutual	Boston, Mass	Stephen H. Rhodes	Geo. B. Woodward	Samuel A. Blatchford	29 Nassau st., N. Y.
Lloyds Plate Glass	No. 176 Broadway, N. Y.	James G. Beemer	Wm. T. Woods		
Manhattan	No. 156 Broadway, N. Y.	Henry Stokes	Henry Y. Wemple		
Massachusetts Mutual	Springfield, Mass	E. W. Bond	John A. Hall	Edw'd P. Waterbury	Albany, N. Y.
Metropolitan	Co. Park pl. & Church st., N.Y	Joseph F. Knapp	John R. Hegeman		
Metropolitan Plate Glass	No. 61 Liberty st., N. Y.	Henry Harteau	John H. Taylor		
Mutual	No. 144 Broadway, N. Y.	F. S. Winston	Isaac F. Lloyd		
Mutual Benefit	Newark, N. J.	Amzi Dodd	Edw'd L. Dobbins	L. Spencer Goble	137 Broadway, N. Y.
National	Montpelier, Vt	Charles Dewey	George W. Reed	Chas. F. Langford	167 Broadway, N. Y.
New England Mutual	Boston, Mass	Benj. F. Stevens	Joseph M. Gibbens	Wm. Ratcliffe, Jr.	208 Broadway, N. Y.
New York	No. 346 Broadway, N. Y.	Morris Franklin	Wm. H. Beers, Actuary		
New York Life and Trust	No. 52 Wall st., N. Y.	Henry Parish	Joseph R. Kearny		
Northwestern Mutual	Milwaukee, Wis	H. L. Palmer	J. W. Skinner	H. M. Munsell	5 Beekman st., N. Y.
Penn Mutual	Philadelphia, Pa	Samuel C. Huey	Henry C. Brown	R H. Spencer	115 Broadway, N. Y.
Phœnix Mutual	Hartford, Conn	Aaron C. Goodman	John M. Holcombe	M. V. B. Bull	Albany, N. Y
Provident Life and Trust	Philadelphia, Pa	Samuel R. Shipley	Asa S. Wing, Actuary	Robert J. Murray	409 Broadway, N. Y.

TABLE No. XII — (*Continued*).

COMPANIES.	Location.	OFFICERS.		ATTORNEYS ON WHOM PROCESS MAY BE SERVED.	
		President.	Secretary.	Name.	Residence.
Provident Savings	No. 55 Liberty st., N. Y.	Sheppard Homans	Wm. E. Stevens		
Prudential Ins. Co. of Amer.	Newark, N. J	John F. Dryden	Edw'd S. Johnson	Abner C. Keeney	175 Cumberland st., Br'klyn.
State Mutual	Worcester, Mass	A. G. Bullock	Henry M. Witter	Samuel Wright	157 Broadway, N. Y
Travelers'	Hartford, Conn	Jas. G. Batterson	Rodney Dennis	Geo. C. Sawyer	Syracuse, N. Y
Union Central	Cincinnati, O	John Davis	E. P. Marshall	John M. Phillips	805 Broadway, N. Y
Union Mutual	Portland, Me	John E. De Witt	Henry D. Smith	Merritt E. Sawyer	206 Broadway, N. Y
United States	No. 261 Broadway, N. Y.	T. H. Brosnan	C. P. Fraleigh		
Washington	No. 21 Cortlandt st., N. Y.	W. A. Brewer, Jr.	Wm. Haxtun		

TABLE No XIII.

Receipts of the Insurance Department of the State of New York, for the fiscal year ending September 30, 1883.

	No.	Amount.
Fees for filing annual statements:		
Of New York Joint-Stock Fire Insurance Companies	79	$1,580 00
Of New York Mutual Fire Insurance Companies	8	160 00
Of New York Marine Insurance Companies	6	120 00
Of New York Life Insurance Companies	13	260 00
Of New York Casualty Insurance Companies	3	60 00
Of Co-operative Insurance Companies	134	1,340 19
Of Fire Insurance Companies of other States	58	1,200 00
Of Marine Insurance Companies of other States	3	60 00
Of Life Insurance Companies of other States	18	365 00
Of Casualty Insurance Companies of other States	2	40 00
Of Foreign Fire Insurance Companies	29	580 00
Of Foreign Marine Insurance Companies	15	300 00
Of Foreign Life Insurance Companies	2	40 00
Of Foreign Casualty and Fidelity Insurance Companies	2	40 00
Fees for certificates of authority:		
To Co-operative Insurance Companies	12	60 00
To Fire Insurance Companies of other States	2,843	5,694 00
To Marine Insurance Companies of other States	6	12 00
To Life Insurance Companies of other States	683	1,808 00
To Casualty Insurance Companies of other States	382	764 00
To Foreign Fire Insurance Companies	2,789	5,578 00
To Foreign Marine Insurance Companies	13	26 00
To Foreign Life Insurance Companies	1	2 00
To Foreign Casualty and Fidelity Insurance Companies	83	166 00
Fees for filing charters:		
Of New York Joint-Stock Fire Insurance Companies	9	270 00
Of New York Casualty Insurance Companies	3	90 00
Of Fire Insurance Companies of other States	2	60 00
Of Foreign Marine Insurance Companies	1	30 00
Of Co-operative Insurance Companies	12	120 00
Fees for certified copies of papers on file		1,584 98
Fees for certificates of deposit and valuation, powers of attorney, etc		4,297 00
Fees for State licenses to Fire and Life Insurance Companies of other States, reciprocal law		500 00
Tax on premiums of Fire Insurance Companies of other States, under reciprocal law		11,666 11
Tax on premiums of Marine Insurance Companies of other States, under reciprocal law		18,204 33
Tax on premiums of Life Insurance Companies of other States, under reciprocal law		5,328 42
Fees for valuation of policies of Life Insurance Companies of other States, under reciprocal law		1,293 71
Tax on reserve of policies of Life Insurance Companies of other States, for 1881, under reciprocal law		7,235 15
Tax on premiums of Foreign Marine Insurance Companies		17,575 75
Tax on premiums of Foreign Life Insurance Companies		1,226 93
Amount received for expenses of examiners on examination of eleven Insurance Companies		573 20
Amount received for services and expenses of appraisers on appraisal of real estate and mortgaged property of five Fire Insurance Companies		376 08
Amount received for postage on Insurance Reports		4 01
Aggregate receipts for fiscal year ending September 30, 1883		$90,690 86
Amount collected by New York State Comptroller and paid to New York State Treasurer under chapter 161 of the Laws of 1879, for appraising property of the Washington Life Insurance Company		$1,206 09
Amount of fees and taxes collected by the Insurance Department and paid to the New York State Treasurer for the fiscal year		90,690 86
Total receipts received and paid to New York State Treasurer for fiscal year		$91,896 95
Total expenses paid by New York State Treasurer for fiscal year		66,468 28
Excess of receipts over expenses for fiscal year		$25,428 67

Expenses of the Insurance Department of the State of New York, for the fiscal year ending September 30, 1883.

Paid for salaries of Superintendent, deputy superintendent and regular clerks	$47,908 51
Paid for extra clerk hire	3,109 42
Paid for office stationery	323 10
Paid for postage, $1,414.62; expressage, $77.73; telephone and telegrams, $149.67	1,642 02
Paid for miscellaneous printing and binding	3,286 71
Paid for miscellaneous office expenses	1,128 92
Paid for office furniture	509 73
Paid for newspapers	33 25
Paid for books on insurance for library	63 50
Paid for 100 copies Insurance Report of 1882, for Insurance Department	200 00
Paid for expense of examining fourteen Insurance Companies	958 95

Paid for services and expenses of appraisers, in appraising real estate and mortgaged property of seven Insurance Companies	$1,632 17
Paid for services of counsel for Insurance Department to May 1, 1883	3,333 31
Paid for revising and compiling edition New York Insurance Laws, April 13, 1883	2,250 00
Paid for caligraph	88 09
Aggregate expenses for fiscal year ending September 30, 1883	$66,468 28

The following is a list of the officers, clerks and extra clerks employed in the Insurance Department during the fiscal year ending September 30, 1883, with their respective periods of service and compensation for said fiscal year:

NAMES.	Period of service.	Total salaries.
John A. McCall, Jr., Superintendent	5 months 8 days	$3,072 22
Charles G. Fairman, Superintendent	6 months 22 days	3,927 78
John A. McCall, Jr., Deputy Superintendent	6 months 22 days	2,525 00
Michael Shannon, Deputy Superintendent	5 months	1,875 00
Matthew H. Robertson, Chief Clerk	1 year	3,500 00
Henry J. Haynsworth, Stenographer	1 year	2,250 00
John S. Paterson, Actuary	1 year	2,091 67
John G. Clifford, Clerk	1 year	1,800 00
James E. Cross, Clerk	1 year	1,600 00
George T. Harvey, Clerk	1 year	1,600 00
Seymour M. Ballard, Clerk	9 months 15 days	1,580 65
Thomas O. Spencer, Clerk	9 months	1,466 68
Jay W. Cleghorn, Clerk	7 months	1,458 33
Lyman H. Hastings, Clerk	7 months	1,458 33
John K. Fairman, Clerk	8 months	1,283 32
Regulus L. Wetmore, Clerk	1 year	1,200 00
William H. McCall, Clerk	9 months	1,125 00
Charles S. Tourtellot, Clerk	8 months	1,000 00
Charles H. Tomlinson, Clerk	9 months	900 00
Newton W. Edson, Clerk	7 months	875 00
John Bidelman, Clerk	7 months	875 00
Lewis A. Strahan, Clerk	7 months	875 00
Philip A. Hopkins, Clerk	6 months	750 00
John W. Shelley, Clerk	5 months	625 00
Robert J. Greenwood, Clerk	5 months	625 00
Robert R. R. Dumars, Clerk	5 months	625 00
Fred. W. Abel, Clerk	6 months	600 00
J. Lewis Whittet, Clerk	3 months 14 days	569 90
James D. Bishop, Clerk	5 months	500 00
David A. Stewart, Clerk	5 months	500 00
John F. O'Brien, Clerk	5 months	500 00
Henry D. Appleton, Clerk	4 months	500 00
John A. Horan, Clerk	3 months	500 00
Alfred U. Jacobs, Clerk	4 months	400 00
Michael A. Nolan, Clerk	4 months	400 00
Charles A. Ball, Clerk	4 months	400 00
Isaac Vanderpoel, Clerk	2 months 16 days	377 42
James Baldwin, Clerk	3 months	300 00
Nathaniel Hyatt, Clerk	3 months	300 00
Alexander Clark, Clerk	3 months	300 00
James Holmes, Clerk	1 month 11 days	170 83
John G. Blampied, Clerk	1 month 11 days	170 83
Benson Van Voast, Clerk	1 month 11 days	170 83
Joseph H. Hollands, Clerk	1 month 11 days	148 05
John A. Swan, Clerk	1 month 11 days	136 67
Total salaries of officers and regular clerks		$47,908 51
EXTRA CLERKS.		
Edward P. Murphy	5 months 10 days	$533 33
Robert J. Greenwood	2 months	250 00
Robert R. R. Dumars	2 months	225 00
John F. O'Brien	2 months	200 00
James D. Bishop	2 months	200 00
Charles A. Ball	1 month 17 days	156 67
John W. Shelley	1 month	125 00
Hugh F. Dunn	1 month 7 days	125 00
David A. Stewart	1 month	100 00
James S. Huber	7 months	683 33
Alexander Clark	4 months 2 days	338 87
Thomas F. Behan, Messenger	4 months 4 days	172 22
Total salaries of extra clerks		$3,109 42

Fees received by the Insurance Department from the various Insurance Companies, and for certified copies of papers on file furnished to individuals during the fiscal year ending September 30, 1883.

NEW YORK JOINT-STOCK FIRE INSURANCE COMPANIES.

Adriatic	$20 00	Lenox	$20 00
Agricultural	24 00	Long Island	26 00
Albany	31 00	Lorillard	20 00
American	20 00	Manhattan	10 00
American Exchange	22 00	Manufacturers and Builders'	20 00
Broadway	20 00	Mechanics'	25 00
Brooklyn	25 00	Mechanics and Traders'	131 50
Buffalo	20 00	Mercantile	20 00
Buffalo German	93 81	Merchants	20 00
Citizens	51 60	Montauk	106 20
City	20 00	Nassau	20 00
Clinton	35 00	National	20 00
Commerce	20 00	New York Bowery	60 00
Commerce Fire	20 00	New York Central	20 00
Commercial	27 00	New York Equitable	34 00
Continental	91 20	New York Fire	20 00
Eagle	20 00	New York City	20 00
Empire City	20 00	Niagara	22 00
Exchange	110 60	North River	20 00
Farragut	20 00	New York and Boston	20 00
Firemen's	20 00	Pacific	20 00
Fireman's Trust	20 00	Park	98 20
Franklin and Emporium	20 00	People's	25 00
German American	27 00	Peter Cooper	100 10
Germania Fire	32 00	Phenix	220 30
Glens Falls	29 00	Relief	20 00
Globe	20 00	Republic	20 00
Greenwich	20 00	Rochester German	131 15
Guardian	20 00	Rutgers'	146 60
Hamilton	20 00	Standard	45 00
Hanover	33 00	Star	25 00
Hoffman	20 00	Sterling	33 00
Howard	39 00	Stuyvesant	20 00
Home	385 20	Tradesmen's	20 00
Holland Purchase	20 00	Union	90 56
Importers and Traders'	20 00	United States	20 00
Irving	35 00	Watertown	2 00
Jefferson	20 00	Westchester	38 00
Kings County	20 00	Williamsburgh City	120 20
Knickerbocker	20 00		
Lafayette	24 00	Total, 81 companies	$3,445 22
Lamar	20 00		

NEW YORK MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County Mutual	$20 00	Orange County Mutual	$20 00
Erie County Mutual	90 56	Richmond County Mutual	20 00
Glen Cove Mutual	20 00	Suffolk County Mutual	20 00
Mutual Fire Insurance Company, New York	75 00	Total, 8 companies	$285 56
Mutual Insurance Co., Albany	20 00		

NEW YORK MARINE INSURANCE COMPANIES.

Atlantic Mutual	$20 00	Orient Mutual	$20 00
Commercial Mutual	20 00	Sun Mutual	20 00
Great Western	20 00		
New York Mutual	20 00	Total, 6 companies	$120 00

FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna, Hartford	$408 00	Equitable Fire and Mar., Providence,	$133 20
American, Boston	72 98	Fire Insurance Company of the County of Philadelphia, Philadelphia	332 63
American Central, St. Louis	76 00	Fireman's Fund, San Francisco	154 00
American Fire Ins. Co., Philadelphia,	1,183 34	Firemen's, Dayton	271 25
American Fire Ins. Co., Newark	58 00	Firemen's, Newark	46 00
Atlantic Fire and Marine, Providence,	28 00	Firemen's, Baltimore	235 00
Boylston Mutual, Boston	810 77	Fire Association of Philadelphia	584 00
Boston Marine, Boston	2,562 13	First National Fire, Worcester	30 00
Boatmen's Fire & Marine, Pittsburgh,	503 17	Franklin, Philadelphia	398 24
China Mutual, Boston	892 83	Farmers', York	216 21
California, San Francisco	61 00	German, Pittsburgh	566 37
Citizens', Pittsburgh	362 10	Germania, Newark	227 00
Connecticut Fire, Hartford	230 00	Girard Fire and Marine, Philadelphia,	117 10
Detroit Fire and Marine, Detroit	125 13	Hartford Fire Insurance Co., Hartford,	424 00
Eliot, Boston	178 47		

FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES, ETC.—(*Continued.*)

Insurance Company of the State of Pennsylvania, Philadelphia	$1,593 65	President and Directors of the Insurance Company of North America Philadelphia	$12,193 54
Manufacturers' Fire and Mar., Boston,	294 00	Providence Washington, Providence,	3,718 70
Mercantile, Cleveland	24 00	Prescott, Boston	116 00
Mercantile Fire and Marine, Boston	68 00	Phœnix, Hartford	384 00
Merchants', Providence	84 00	Security, New Haven	86 06
Merchants', Newark	140 00	Shoe and Leather, Boston	118 00
Mechanics', Philadelphia	175 97	St. Paul Fire and Marine, St. Paul	90 59
Michigan Fire and Marine, Detroit	187 78	Springfield Fire and Mar., Springfield.	226 00
National, Hartford	156 00	Spring Garden, Philadelphia	73 00
Neptune Fire and Marine, Boston	22 00	Traders', Chicago	68 00
Newark Fire Insurance Co., Newark	337 37	Union, San Francisco	92 00
New Hampshire, Manchester, N. H	84 00	Union, Philadelphia	3,409 25
North America, Boston	24 00	United Firemen's, Philadelphia	70 47
Northwestern National, Milwaukee	57 00	Washington Fire and Marine, Boston,	22 00
New Orleans Ins. Co., New Orleans.	44 00		
Orient, Hartford	210 00		
Pennsylvania, Pittsburgh	408 05	Total, 61 companies	$37,135 44
Pennsylvania, Philadelphia	1,271 00		

FOREIGN INSURANCE COMPANIES.

British America Assurance Company, Toronto	$167 00	Standard Fire Office, London	$437 00
City of London Fire Ins. Co., London,	103 00	Sun Fire Office, London,	887 00
Commercial Union Assurance Company, London	369 00	Transatlantic, Hamburg	88 00
Guardian Fire and Life Co., London	248 00	The Corporation of the London Assurance, London	282 00
Fire Insurance Association, London	238 00	United Fire Re-insurance Company, Manchester	47 00
Hamburg-Bremen, Hamburg	194 00	Western Assurance Co., Toronto	151 00
Hamburg-Magdeburg, Hamburg	20 00	Allgemeine Versicherungs Gesellschaft, etc., Dresden	1,167 25
Imperial, London	240 00	British & Foreign Marine, Liverpool.	3,387 89
La Confiance Compagnie Anonyme d'Assurances, Paris	204 00	Rhenish Westfalian Lloyd, Gladbach.	903 58
La Metropole, Paris	109 00	Sea, Liverpool	3,226 94
Lancashire, Manchester	344 00	Swiss Lloyd Transport, Winterthur.	2,489 37
Lion, London	82 00	Switzerland, Zurich	3,465 75
Liverpool & London & Globe, Liv.	628 77	Thames & Mersey Marine, Liverpool.	1,559 95
London and Lancashire, Liverpool	494 00	Union, Liverpool	1,850 02
London and Provincial Fire, London.	237 00	Universal Ins. Co., Liverpool	79 00
North British & Mercantile, London.	435 00	Eagle and Albion, London	509 58
North German, Hamburg	79 00	Lion, London	346 68
Northern Assurance Co., London	244 00	Accident Ins. Co. of North America, Montreal	265 00
Norwich Union Fire Ins. Society, Norwich	182 00	Guarantee Co. of North America, Montreal	89 00
Phœnix Assurance Co., London	303 00		
Queen, Liverpool	242 00	Total, 43 companies	$27,261 68
Royal, Liverpool	770 90		
Scottish Commercial, Glasgow	10 00		
Scottish Union & Nat., Edinburgh	82 00		

NEW YORK STATE LIFE INSURANCE COMPANIES.

Brooklyn	$75 00	New York	$1,284 00
Equitable	409 50	New York Life Ins. & Trust Co.	20 00
Germania	158 00	Provident Savings L. Assur. Society	182 00
Home	80 80	United States	175 00
Homœopathic Mutual	71 00	Washington	229 50
Manhattan	232 00		
Metropolitan	150 00	Total, 13 companies	$3,250 80
Mutual	184 00		

NEW YORK CASUALTY INSURANCE COMPANIES.

American Steam Boiler Insurance Company of New York	$35 00	New York Boiler Inspection and Assurance Company	$35 00
Fidelity and Casualty Co., New York.	81 00	Steam Users' Protection Co.	30 00
Lloyds Plate Glass Ins. Co.	40 00		
Metropolitan Plate Glass Ins. Co.	34 00	Total, 6 companies	$255 00

LIFE INSURANCE COMPANIES OF OTHER STATES.

Ætna, Hartford	$80 00	Penn Mutual, Philadelphia	$2,540 98
Berkshire, Pittsfield	985 21	Phœnix Mutual, Hartford	100 00
Charter Oak, Hartford	66 00	Provident Life and Trust, Phila.	2,893 44
Connecticut General, Hartford	32 00	Prudential, Newark	650 00
Connecticut Mutual, Hartford	134 00	State Mutual, Worcester	604 29
John Hancock Mutual, Boston	888 67	Union Central, Cincinnati	38 00
Massachusetts Mutual, Springfield	2,634 14	Union Mutual, Portland	34 00
Mutual Benefit, Newark	548 00		
National, Montpelier	36 00	Total, 18 companies	$16,333 28
New England Mutual, Boston	3,705 35		
Northwestern Mutual, Milwaukee	363 00		

CASUALTY INSURANCE COMPANIES OF OTHER STATES.

Hartford Steam Boiler Inspection and Insurance Company, Hartford	$54 00
Travelers' Insurance Company, Hartford	750 00
Total, 2 companies	$804 00

CO-OPERATIVE INSURANCE COMPANIES.

Ancient Order of Foresters, Providence	$20 00
Ancient Order of United Workmen, Dunkirk	27 00
Amt Verdener Club, New York	1 00
Albany Boatmen's Relief Association, Albany	17 00
Albany Masonic Relief Association, Albany	12 00
Albany Firemen's Relief Association, Albany	4 00
Albany Mutual Benefit Relief Association, Albany	8 00
American Co-operative Relief Association, Syracuse	16 34
American Legion of Honor, Boston	25 00
Bank Clerks' Mutual Benefit Association, New York	12 00
Bankers and Merchants' Alliance, New York	4 00
Bookbinders' Provident Association, New York	11 00
Bookbinders' Provident Association, No. 2, New York	7 00
Booksellers and Stationers' Benefit Association, New York	4 00
Brooklyn Masonic Mutual Benefit Association, Brooklyn	2 00
Brooklyn Masonic Mutual Relief Association, Brooklyn	13 00
Brooklyn Mutual Aid Association, Brooklyn	2 00
Builders and Manufacturers' Mutual Benefit Association, New York	2 00
Bank Clerks' League	18 00
Catholic Benev. Legion, Brooklyn	9 00
Catholic Mutual Benefit Association, Allegany	25 00
Central New York Accident and Relief Association, Ithaca	6 00
Chenango Mutual Relief, Oxford	2 00
Cincinnati Life Associa'n, Cincinnati,	15 00
Commercial Travelers' Association of the State of New York, Syracuse	25 00
Co-operative Life and Accident Association, New York	1 00
Co-operative Relief Assoc., Waverly	1 00
Capital City Benefit Assoc., Albany	1 00
Commercial Travelers' Mutual Accident Association, Utica	18 00
Covenant Mutual Benefit Association, Galesburg	40 00
Dry Goods Mutual Benefit Association, New York	6 00
Dutchess Mutual Benefit Association, Poughkkeepsie	2 00
Equitable Aid Union, Columbus	25 00
Expressmen's Mutual Benefit Association, Elmira	25 00
Equitable Acc. Assoc., Binghamton	17 00
Equitable Reserve Fund Life Association, New York	28 00
Friends of Humanity, New York	3 00
Fisherman's Mutual Benefit Association, New York	4 00
Friendly Mutual Relief Association, Brooklyn	1 00
German Benev. Society, Schenectady,	2 00
German Masonic Mutual Relief Association, New York	3 00
Grand Lodge Empire Order of Mutual Aid, Lockport	25 00
Grand Legion of Select Knights of Ancient Order of United Workmen, Albany	1 80
Grand Temple of the Templars of Liberty of America, Brooklyn	1 50
Greenpoint Masonic Mutual Benefit Association, Brooklyn	$2 00
Gold and Stock Life Insurance Association, New York	2 00
Hand-in-Hand Ben. Soc., New York	1 00
Home Mutual Aid Assoc., Boston	21 00
Home Benefit Society, New York	12 00
Imperial Council of the Order of United Friends, Albany	23 00
Independent Order Benai Berith, New York	25 00
Independent Order Free Sons of Israel, New York	25 00
Insurance Clerks' Mutual Benefit Association, New York	7 00
Jamestown Acc. Assoc., Jamestown	17 50
Jewelers' League of the City of New York	25 00
Knickerbocker Mutual Benefit Association, Brooklyn	5 00
Knights of Honor, Louisville, Ky	25 00
Knights of Columbia, Kingston	1 00
Knights of Pythias, Indianapolis	25 00
Knights of Sobriety, Fidelity and Integrity, Syracuse	1 00
Knights Templar and Masonic Mutual Aid Association, Cincinnati	25 00
Knights of Tara, New York	1 00
Manufacturers and Mechanics' Relief Association, Amsterdam	3 00
Mariners' Mutual Benefit Association, New York	2 00
Masonic Assur. Assoc., New York	5 00
Masonic Guild and Mutual Benefit Assurance Association, New York	10 00
Masonic Relief Association of Central New York, New York	2 00
Masonic and Ministerial Relief Association, Chatham	7 00
Masonic Life Association of Western New York, Buffalo	21 00
Massachusetts Benefit Assoc., Boston,	25 00
Mercantile Benefit Assoc., New York,	40 00
Mercantile Mutual Acc. Soc., Albany,	5 00
Mercantile Mut. Acc. Assoc., Boston,	5 00
Mohawk Valley Masonic Life Association, Ilion	3 00
Mutual Aid and Accident Association, Rochester	25 00
Mutual Benefit Assoc., New York	12 00
Mutual Endowment and Accident Association, Bath	15 00
Mutual Help Assoc., Tramansburgh	1 00
Mutual Relief Assoc., New York	6 00
Mutual Relief Society, Rochester	25 00
Mutual Benefit Life Co., Hartford	25 00
Mutual Friends of America, Brooklyn,	1 00
Mutual Life and Accident Association, New York	32 50
Mutual Safety Fund Accident Association, Dunkirk	17 00
Mutual Reserve Fund Life Association, New York	42 00
Mystic Tie Mutual Benefit Association, New York	4 75
National Benefit Society, New York	5 00
New York and Brooklyn Ferrymen's Association, Brooklyn	2 00
New York Ferry Engineers' Association, New York	1 00
New York Masonic Mutual Benefit Association, New York	1 00
New York Mut. Accident Asso., Utica,	18 00
New York National Mut. Aid Society, Rochester	21 00
New York Post-Office Mutual Aid Association, New York	6 00

CO-OPERATIVE INSURANCE COMPANIES.— (*Continued*).

New York State Mutual Benefit Association, Rochester	$14 00
New York State Relief Asso., Albany,	14 00
Northern Tier Masonic Mutual Relief Association, Ogdensburgh	6 00
N. Y. Life, Accident and Health Association, Seneca Falls	1 00
Northwestern Masonic Aid Association, Chicago	50 10
North American Mut. Ben. Soc., N. Y.	2 00
Odd Fellows' Benefit Asso., Elmira	1 00
Odd Fellows' Mutual Benefit Association, Brooklyn	11 00
Odd Fellows' Mutual Aid and Benefit Association, Rochester	4 00
Odd Fellows' Protec. Union, Rochester,	1 00
Odd Fellows' Provident Association, Brooklyn	8 00
Odd Fellows' Relief Asso., Albany	3 00
Order of the Golden Chain, Baltimore,	6 00
Order of Brothers of Honor, N. Y.	1 00
Order of Chosen Friends, Indianapolis,	25 00
Owego Mut. Benefit Asso., Owego	2 00
Patrons' Aid Society, Elmira	11 00
People's Benefit Association of the State of New York, Syracuse	14 00
People's Mut. Ben. Asso., Oswego	5 00
People's Relief Association, Albany	1 00
Polar Star Mut. Ben. Asso., New York,	8 00
Press Mutual Aid Benefit Association of New York, New York	1 00
Protective Mut. Accident Association, Norwich	5 00
Ringold Mutual Life Insurance Association, Brooklyn	1 00
Royal Arch Mutual Relief Society No. 1, New York	2 00
Richmond County Relief Association, Tottenville	1 00
Southern Tier Masonic Relief Association, Elmira	$25 00
Stafford Benefit Association, Stafford,	3 00
Steamboat Pilots' Union, Brooklyn	1 00
Sons of Temperance National Mutual Relief Society, Washington	13 00
South Brooklyn Masonic Mut. Assurance Association, Brooklyn	4 00
Supreme Council Home Circle, Boston,	15 00
Supreme Council of the Royal Arcanum, Boston	25 00
Supreme Council Royal Templars of Temperance, Buffalo	25 00
St. Lawrence Ben. Ass'n, New York	1 00
Security Mut. Ben. Ass'n, New York,	4 00
Scandinavian Grand Temple of America of the Order of Templars, B'klyn,	18 00
Supreme Council of the Legion of Justice, New York	18 50
Supreme Eureka Aid Society, Point Chautauqua	1 00
Teachers' Mutual Life Assurance Association, New York	20 00
Teachers' Provident Ass'n, New York,	1 00
Teachers' Union Relief Association, Valley Falls	5 00
Union Mut. Ben. Association, Boston,	9 00
United States Mutual Accident Association, New York	27 00
Utica Mut. Ben. Association, Utica	1 00
Western New York Masonic Relief Association, Rochester	11 00
Williamsburgh Masonic Mutual Benefit Association, Brooklyn	11 00
Workingmen's Protective Union, Coeymans	3 00
Total, 141 companies	$1,587 19

Certified copies of papers to individuals	$208 68
Postage on Insurance Reports	$4 01

SUMMARY.

Fees from 81 New York Joint-Stock Fire Insurance Companies	$3,445 22
Fees from 8 New York Mutual Fire Insurance Companies	285 56
Fees from 6 New York Marine Insurance Companies	120 00
Fees from 61 Fire, Fire-Marine and Marine Insurance Companies of other States	37,135 44
Fees from 43 Foreign Insurance Companies	27,261 68
Fees from 13 New York State Life Insurance Companies	3,250 80
Fees from 6 New York Casualty Insurance Companies	255 00
Fees from 18 Life Insurance Companies of other States	16,333 28
Fees from 2 Casualty Insurance Companies of other States	804 00
Fees from 141 Co-operative Insurance Companies	1,587 19
Fees from certified copies of papers to individuals	208 68
Fees from postage on Insurance Reports	4 01
Aggregate 379 companies	$90,690 86

COÖPERATIVE STATISTICAL TABLES.

TABLE No. I.

Showing Assets, Income, Liabilities and Expenditures, with Ratio of Claims paid to Receipts, and Ratio of Expenses to Receipts, of Co-operative Associations or Societies transacting business in this State, for the year ending December 31, 1883.

ASSOCIATIONS OR SOCIETIES.	ASSETS.			Total liabilities.	INCOME.			EXPENDITURES.			RATIO OF	
	Cash assets.	Other assets.	Total assets.		Paid by members.	Other receipts.	Total receipts.	Paid for claims.	Paid for expenses.	Total disbursements.	Claims paid to receipts.	Expenses to receipts.
Albany Boatmen's Relief	$6,616 52	$12,351 80	$18,968 32	$14,800 00	$45,309 90	$175 00	$45,434 90	$43,835 00	$1,934 54	$45,769 54	96.59	4.25
Albany Firemen's Relief	29 30	.....	29 30	.....	930 00	135 30	1,035 30	1,096 00	347 55	1,443 55	102.91	32 63
Albany Masonic Relief	1,127 42	69 76	1,197 18	.....	30,383 60	179 59	30,563 19	33,947 90	1,603 99	35,551 89	111.08	5.25
Albany Mutual Benefit	1,008 50	.....	1,008 50	708 00	10,201 80	7 48	10,209 28	9,266 00	750 19	10,016 19	90.76	7.35
American Co-op'tive Relief	11,038 23	13,523 64	24,561 87	10,928 92	45,328 77	2 60	45,331 37	28,314 20	6,542 35	34,856 55	62.46	14.43
American Legion of Honor	10,004 16	210,640 27	220,644 43	96,885 00	1,524,671 95	22,350 63	1,547,022 58	1,498,800 00	44,254 11	1,543,051 11	96.88	2.86
American Protective	4 67	.....	4 67	45 00	1,730 66	....	1,730 66	697 50	1,028 49	1,725 99	40.29	59.42
Bank Clerks' League	224 20	.....	224 20	6 75	620 70	.....	620 70	.....	396 50	396 50	.....	63.85
Bank Clerks' Mu. Benefit	16,170 17	79,000 00	95,170 17	2,000 00	18,519 50	6,698 63	25,218 13	22,000 00	1,713 51	23,713 51	87.24	6.79
Bankers & Merch'ts Alliance	3,462 50	.....	3,462 50	.....	8,211 20	.....	8,211 20	2,819 75	4,099 55	6,919 30	34.34	49.93
Benai Berith	.....	.....	.....	.....	113,872 54	.....	113,872 54	103,000 00	1,139 64	104,139 64	90.45	1.00
Bookbinders Provident	1,631 91	.....	1,631 91	893 00	20,810 70	121 19	20,931 89	22,003 00	1,556 48	23,559 48	105.12	7.44
Bookbinders Provident No. 2	.....	.....	.....	.....	6,298 30	.....	6,298 30	6,362 00	552 60	6,914 60	101.02	8.77
Booksellers and Sta. Prov	150 76	.....	150 76	.....	937 80	16 86	954 65	1,023 00	287 72	1,310 72	107.12	30.13
Brooklyn Masonic Mu. Relief	4,644 73	5,849 59	10,494 32	7,076 10	31,572 50	226 04	31,798 54	33,130 10	112 75	33,242 85	104.18	.35
Buffalo Mutual Accident	18 52	135 35	153 87	153 87	345 40	100 00	445 40	98 85	333 03	426 88	21.09	74.61
Buffalo Mu. Life and Reserve	26 30	3,763 24	3,789 54	8,924 47	11,277 20	771 05	12,048 25	.....	9,931 61	9,931 61	.....	82.43
Brooklyn Mutual Aid	.....	.....	.....	.....	1,047 70	273 53	1,321 23	914 00	174 69	1,088 69	69.19	13.22
Builders and Manu. Mu. B	808 00	.....	808 00	.....	1,192 50	.....	1,192 50	.....	1,016 50	1,016 50	.....	85.21
Catholic Benevolent Legion	.....	.....	.....	.....	19,760 46	3,964 26	23,724 72	19,686 09	3,224 97	22,911 06	82.98	13.59
Chosen Friends, Order of	21,259 63	56,113 22	57,372 85	58,302 58	329,754 06	4,974 18	334,728 54	300,000 00	27,102 91	327,102 91	89.62	8.10
Cent. N. Y. Accident & Relief	670 47	.....	670 47	.....	3,426 41	.....	3,426 41	1,514 06	2,123 74	3,637 80	44.19	61.99
Chenango Mutual Relief	337 01	.....	337 01	56 08	997 66	3 25	1,000 91	535 60	491 53	1,027 13	53.51	49.10
Cincinnati Life	4,796 81	232 90	5,029 71	.....	34,534 20	95 00	34,629 20	21,530 63	11,298 18	32,828 81	62.18	32.63
Commercial Travelers	2,612 14	51,774 67	54,386 81	.....	177,040 03	3,115 54	180,155 57	170,000 00	7,448 39	177,448 39	94.36	4.13
Commercial Travelers Mu	31 43	.....	31 43	16 66	1,664 00	.....	1,664 00	574 78	1,062 09	1,636 87	34.54	63.83
Co-operative Life & Accident	230 25	2,840 00	3,070 25	170 00	3,271 50	.....	3,271 50	523 25	2,518 00	3,041 25	15.99	76.96
Covenant Mutual Benefit	41,634 34	126,312 87	167,947 21	102,104 67	316,615 97	38,874 01	355,489 98	272,445 43	61,573 29	334,018 72	76.64	17.32
Dry Goods Mutual Benefit	1,775 34	.....	1,775 34	.....	5,214 90	94 85	5,309 75	5,000 00	628 67	5,628 67	94.16	11.84
Empire Order of Mutual Aid	9,231 61	.....	9,231 61	14,000 00	166,076 40	.....	166,076 40	158,286 10	7,287 00	165,573 10	9.53	4.39
Equitable Reserve Fund, Life	270 51	642 75	913 26	.....	3,965 00	... .	3,965 00	790 00	2,904 49	3,694 49	19.92	78.28
Equal Rights Benefit	43 61	.....	43 61	.....	471 00	74 00	545 00	102 00	399 39	501 39	18.72	78.28

Equitable Accident...	228 43	600 00	828 43	.....	346 00	1,000 00	1,346 00	.....	1,117 52	1,117 52	.....	83.03
Equitable Aid Union	.....	.....	.....	.....	217,361 92	4,728 76	222,090 68	204,671 22	14,274 63	218,945 85	92.16	6.43
Expressmen's Mutual Benefit	5,458 03	.....	5,458 03	.....	86,083 70	3,650 00	89,733 70	84,000 00	3,575 72	87,575 72	93.61	3.98
Fidelity Mutual Aid	5,327 76	43,138 35	48,466 11	21,289 52	93,904 71	11,337 07	105,241 78	58,111 46	44,054 30	102,165 76	55.22	41.86
Fishermen's Mutual Benefit.	1,140 99	.....	1,140 99	.....	3,145 60	20 80	3,166 40	2,808 00	53 84	2,861 84	88.69	1.70
Foresters, Ancient Order of	1,066 81	2,189 72	3,256 53	.....	30,291 22	.....	30,291 22	28,000 00	1,434 34	29,434 34	92.44	4.74
Free Sons of Israel	1,627 44	.....	1,627 44	3,000 00	85,995 66	.....	85,995 66	85,000 00	809 70	85,809 70	98.84	.94
Friends of Humanity.	25 67	4,370 21	4,395 88	1,277 85	638 50	1,507 89	2,146 39	.....	2,145 56	2,145 56	.....	99.98
German Masonic Mut. Relief.	319 53	.....	319 53	.....	3,004 40	18 36	3,022 76	3,007 00	247 21	3,254 21	99 48	8 18
Gold and Stock Life	345 58	1,417 00	1,762 58	1,775 00	760 00	.....	760 00	625 00	19 62	644 62	82.24	2.58
Golden Chain	1,407 86	.....	1,407 86	.....	6,289 09	557 10	6,846 19	3,547 64	2,382 90	5,930 54	51.82	34.81
Good Templars Mut. Benefit,	67 45	.....	67 45	242 44	285 45	23 45	308 90	.....	241 45	241 45	.....	78.14
Gr'd Temple Tem. of Liberty	256 04	.....	256 04	.....	524 07	137 89	661 96	303 18	102 74	405 92	45.80	15.52
Home Benefit	41 71	8,603 15	8,644 86	5,550 00	42,270 90	450 00	42,720 90	32,591 35	10,871 88	43,463 23	76.29	25.45
Home Benefit Society	735 25	.....	735 25	1,200 00	30,294 76	.....	30,294 76	14,025 52	16,383 99	30,409 51	46.30	54.08
Home Mutual Aid	4,730 59	230 80	4,961 39	15,000 00	90,580 35	91 50	90,671 85	81,000 00	12,248 27	93,248 27	89.33	13.51
Home Prov. Safety Fund	1,853 62	9,624 11	11,477 73	6,138 44	14,416 44	691 43	15,107 87	3,559 81	9,483 43	12,993 24	23 56	62.44
Insurance Clerks' Mut. Ben	6,337 29	14,825 40	21,162 69	.....	8,973 30	600 00	9,573 30	7,000 00	1,031 31	8,031 31	78.12	10.77
Jamestown Accidental	42 14	.....	42 14	15 00	1,047 30	.....	1,047 30	210 16	795 00	1,005 16	20.07	75.93
Jewelers' League	9,771 74	50 00	9,821 74	.....	25,925 00	193 71	26,118 71	20,892 50	2,917 14	23,809 64	80.00	11.17
Knickerbocker Mut. Benefit.	747 26	.....	747 26	.....	4,276 75	14 48	4,291 23	3,902 00	329 05	4,231 05	90.93	7.67
Knights of Columbia	39 12	777 50	816 62	670 00	311 00	285 03	596 03	240 50	347 01	587 51	40.35	58.22
Knights of Honor	25,195 06	212,555 51	237,750 57	142,112 69	2,889,452 98	36,013 01	2,925,495 99	3,028,765 80	62,770 37	3,091,536 17	103.53	2.11
Knights of Pythias	1,699 86	84,192 00	85,891 86	84,759 00	545,191 60	422 25	545,613 85	534,493 00	17,458 33	551,951 33	97.96	3.20
Knights of St. John and Malta	108 17	536 37	644 54	483 06	366 24	610 95	977 19	100 00	769 02	869 02	10.24	78 71
Kts. Temp. and Mas. Mut. Aid	2,723 06	97,699 65	100,422 71	10,000 00	178,389 85	2,669 79	181,059 64	131,060 50	14,067 76	145,128 26	72.39	7.77
Legion of Justice	803 22	2,854 49	3,157 71	1,633 09	1,612 98	1,104 75	2,717 73	1,077 23	1,337 23	2,414 51	39.64	49.20
Masonic Assurance	1,171 50	.....	1,171 50	889 00	4,353 10	13 22	4,366 32	3,094 00	428 44	3,522 44	70.87	9.81
Masonic Guild and Mut. Ben.	2,097 67	.....	2,097 67	.....	16,707 76	626 00	17,333 76	10,558 00	5,822 99	16,380 99	60.91	33.59
Masonic Life	14,925 56	8,500 00	23,425 56	.....	73,469 70	722 07	74,191 77	69,994 00	2,705 07	72,699 07	94.34	3.65
Masonic and Minister'l Relief	1,748 77	7,685 97	9,434 74	.....	11,709 43	649 68	12,359 11	9,268 66	2,358 28	11,626 94	75.00	19.08
Masonic Mutual Life	1,358 99	957 32	2,316 31	2,165 83	2,932 60	2,000 00	4,932 60	.....	3,573 61	3,573 61	.....	72.44
Massachusetts Benefit	69,538 70	.....	69,538 70	38,000 00	291,422 15	729 15	292,151 30	191,000 00	70,819 57	261,819 57	65.38	24.24
Mercantile Benefit	14,725 83	75,358 75	90,084 58	20 00	105,534 00	1,817 39	107,351 39	55,557 00	8,457 68	64,014 68	51.75	78.79
Mercantile Mutual Accident,	534 45	.....	534 45	.....	6,456 25	.....	6,456 25	3,684 40	2,489 54	6,173 94	57.07	38.56
Mercantile Mut. Accid't Soc.	325 02	.....	325 02	.....	6,566 00	.....	6,566 00	3,113 99	4,104 60	7,218 59	47.43	62.51
Mohawk Valley	182 39	1,321 00	1,503 39	.....	409 30	45 78	455 08	386 00	43 25	429 25	84.84	9.51
Mut. Aid and Acc. (Class A).	1,365 97	7,738 20	9,104 17	4,787 80	28,512 80	.....	28,512 80	19,869 30	9,491 27	29,360 57	69.65	33.28
Mut, Aid and Acc. (Class B).	156 14	3,064 00	3,220 14	1,074 61	18,536 00	.....	18,536 00	13,308 16	7,952 93	21,261 09	71.80	42.91
Mutual Benefit	4,659 89	2,765 00	7,424 89	.....	21,320 00	79 89	21,399 89	15,570 00	5,910 00	21,480 00	72.76	27.62
Mutual Benefit Life	1,622 08	6,184 75	7,806 83	11,793 09	15,923 00	9,142 03	25,065 03	.....	24,980 76	24,980 76	.....	99.66
Mutual Help	.....	.....	.....	.....	36 00	.....	36 00	.....	2 74	2 74	.....	7.61
Mutual Relief	2,512 95	.....	2,512 95	993 65	1,865 00	27 69	1,892 69	6 00	882 18	888 18	.32	46.60
Mutual Relief Society	4,227 84	56,459 75	60,687 59	54,100 00	186,437 05	8 00	186,445 05	128,580 36	58,788 87	187,319 23	68.93	31.53
Mutual Reserve Fund Life	122,877 84	194,122 91	317,000 75	148,950 00	635,348 33	2,093 25	637,442 08	302,086 95	236,251 23	538,288 18	47.38	37.06
Mutual Safety Fund (Accid't)	164 46	2,492 15	2,656 61	458 00	6,939 89	.....	6,939 89	1,585 06	5,259 69	6,844 75	22.84	75.79
Mutual Trust Fund Life	4,708 37	14,196 40	18,904 77	17,020 42	28,672 80	1,000 00	29,672 80	6,853 88	19,193 36	26,047 24	23.10	64.68
Mystic Tie Mutual Benefit	489 35	.....	489 35	440 00	7,390 10	.....	7,390 10	6,608 00	597 75	7,205 75	89.42	8.09

TABLE No. I — (*Continued*).

ASSOCIATIONS OR SOCIETIES.	ASSETS.			Total liabilities.	INCOME.			EXPENDITURES.			RATIO OF	
	Cash assets.	Other assets.	Total assets.		Paid by members.	Other receipts.	Total receipts.	Paid for claims.	Paid for expenses.	Total disbursements.	Claims paid to receipts.	Expenses to receipts.
National Benefit Society	.....	.....	.....	.....	$10,233 00	.....	$10,233 00	.....	$10,233 00	$10,233 00	.....	100.00
National Provident Union	.....	$837 62	$837 62	$1,236 56	900 00	$1,153 25	2,053 25	.....	2,050 56	2,050 56	.....	99.88
N. Y. & B'klyn Ferrymen's	$2,399 69	.....	2,399 69	.....	743 00	101 56	844 56	$918 00	91 60	1,009 60	108 61	10.84
N. Y. Life Accident & Health	170 42	436 53	606 95	.....	1,879 02	4 37	1,883 39	408 02	1,508 70	1,916 72	21.67	80.12
N. Y. Nat. Mu. Aid Society	3,966 48	23,421 82	27,388 30	27,016 17	76,009 80	.....	76,009 80	50,000 00	22,073 57	72,073 57	65.78	29.04
N. Y. State Mu. Benefit	2,236 76	771 18	3,007 94	331 31	28,168 71	.....	28,168 71	13,350 50	12,512 58	25,863 08	47.39	44.42
New York State Relief	3,199 88	2,725 71	5,925 59	5,278 10	28,013 96	337 51	28,351 47	17,800 22	8,334 11	26,134 33	62.79	29.43
North American Mu. B. So	57 89	.....	57 89	.....	1,377 40	30 00	1,407 40	412 90	1,147 65	1,560 55	29.35	81.57
North'n Tier Masonic Mu. R.	972 94	1,596 35	2,569 29	1,267 00	4,701 13	.....	4,701 13	3,628 00	472 66	4,100 66	77.18	10.05
Northwestern Masonic Aid	91,928 10	51,100 00	143,028 10	87,548 01	494,072 97	1,705 45	495,778 42	390,564 80	93,321 96	483,886 76	78.78	18.82
Odd Fellows' Mu. Aid & B	4,122 23	700 00	4,822 23	.....	3,369 65	183 27	3,552 92	3,781 14	235 40	4,016 54	106.42	6.63
Odd Fellows' Mutual Benefit	900 75	.....	900 75	1,860 00	25,823 00	28 28	25,851 28	26,263 00	1,327 18	27,590 18	101.59	5.13
Odd Fellows' Provident	865 04	.....	865 04	.....	5,353 80	55 52	5,409 32	6,339 00	624 80	6,963 80	117 00	11.55
Owego Mutual Benefit	575 74	925 16	1,500 90	1,376 30	2,493 53	1,429 25	3,922 78	343 88	3,047 51	3,391 39	8.77	77.68
Patrons' Aid Society	3,099 58	4,765 00	7,864 58	6,092 24	16,284 00	62 10	16,346 10	15,200 00	870 07	16,070 07	92.99	5.32
People's Benefit	6,823 40	.....	6,823 40	3,019 41	41,202 96	100 84	41,303 80	33,948 12	3,801 51	37,749 63	82.19	9.20
People's Mutual Benefit	2,001 50	.....	2,001 50	.....	5,114 75	57 11	5,171 86	2,536 95	1,134 89	3,671 84	49.05	21.94
Polar Star Mutual Benefit	768 47	2,060 00	2,828 47	1,860 00	12,936 40	6 68	12,943 08	13,145 00	819 65	13,964 65	101.56	6.33
Provident	389 40	.....	389 40	.....	1,387 10	139 52	1,526 62	977 00	160 22	1,137 22	63.98	10.49
Royal Arcanum, Sup. Coun	19,510 75	177,008 38	196,519 13	15,596 94	904,714 74	11,311 29	916,026 03	906,000 00	36,569 75	942,569 75	98.91	3.99
Royal Arch Mu. R. So., No. 1	1,055 71	1,633 77	2,689 48	1,125 00	1,727 00	48 41	1,775 41	1,210 00	101 23	1,311 23	68.17	5.70
Royal Templars of Temp'nce	3,539 70	22,843 30	26,383 00	19,693 45	255,613 20	6,566 70	262,179 90	255,684 00	10,123 19	265,807 19	97.51	3.86
St. Lawrence B. (Accident)	35 33	14 75	50 08	21 31	843 81	.....	843 81	225 73	582 75	808 48	26.75	69.05
St. Lawrence Benefit, Life	2,189 26	2,958 98	5,148 24	6,708 95	4,046 83	4,214 95	8,261 78	920 12	4,919 31	5,839 43	11.14	59.54
Scandinavian Grand Temple	.....	.....	.....	182 57	257 80	47 03	304 83	.....	431 40	431 40	.....	141.44
Security Mu. Benefit Society	5,830 39	109 89	5,940 28	.....	25,273 99	109 89	25,383 88	13,972 46	9,019 90	22,992 36	55.04	35.53
South'n Tier Masonic Relief	11,126 64	9,801 00	20,927 64	2,000 00	134,544 50	798 50	135,343 00	127,298 00	4,158 31	131,456 31	94.06	3.07
Teachers' Mu. Life Assur	410 31	.....	410 31	.....	10,066 00	10 60	10,076 60	11,500 00	269 48	11,769 48	114.12	2.68
Teachers' Provident	162 26	.....	162 26	.....	54 30	9 33	63 63	38 00	23 44	61 44	59.37	36.63
Teachers' Union Relief	.....	.....	.....	.....	2,941 05	6 40	2,947 45	950 95	1,740 45	2,691 40	32.27	59.06
Telegraphers' Mutual Benefit	2,376 14	44,320 25	46,696 39	6,969 20	28,278 00	2,368 64	30,646 64	23,317 50	2,811 69	26,129 19	76.08	9.17
Union Benefit League	157 00	3,672 58	3,829 58	509 70	8,062 77	576 43	8,639 20	154 30	8,327 90	8,482 20	1.79	96.38
Union Mutual	1,792 96	3,094 95	4,887 91	3,489 47	18,221 83	369 32	18,591 15	8,454 74	10,845 50	19,300 24	45.48	58.34
Union Mutual Benefit	529 84	66 00	595 84	61 69	14,612 06	26 52	14,638 58	9,963 32	4,648 19	14,611 51	68.06	31.75
United Friends, Order of	1,250 02	3,090 01	4,340 03	6,000 00	40,736 42	3,851 60	44,588 02	34,792 98	10,099 44	44,892 42	78.03	22.65
United States Mu. Accident	19,770 46	7,831 13	27,601 59	9,104 54	215,903 00	6,135 70	222,038 70	105,458 53	108,996 55	214,455 08	47.50	49.09

United Workmen, Ancient Order of	.....	.....	.....	28,000 00	320,002 65	1,886 09	321,888 74	296,000 00	19,319 13	315,319 13	91.96	6.00
United Workmen, Ancient Order Supreme Legion	.....	.....	.....	.....	1,139 80	1,216 53	2,345 33	.....	2,625 14	2,625 14	.....	111.95
Western New York Masonic Relief	3,640 86	4,263 90	7,904 76	3,951 85	18,331 00	110 87	18,441 87	17,770 51	1,348 45	19,118 99	96.36	7.31
Williamsburgh Masonic Mutual Benefit	15,124 09	... ...	15,124 09	15,124 09	27,601 50	430 00	28,031 50	25,377 00	1,556 95	26,933 95	90.53	5.55
Women's Mutual Insurance and Accident	1,653 70	2,715 75	4,399 45	1,270 60	11,790 73	1,145 60	12,936 33	869 76	10,819 36	11,189 12	2.86	83.64
Totals	$674,486 23	$1,780,554 53	$2,455,040 76	$1,149,609 05	$11,573,212 00	$213,939 76	$11,787,151 76	$10,347,380 38	$1,310,276 71	$11,657,657 09	87.80	11.12

TABLE No. II.

Showing a general summary of the General Business and of the Business in the State of New York of each Co-operative Association or Society transacting business in this State December 31, 1883.

ASSOCIATIONS OR SOCIETIES.	General Business.				New York Business.				
	Number of policies in force Dec. 31, 1882.	Number written during the year 1883.	Number terminated during the year 1883.	Number in force Dec. 31, 1883.	Number of policies in force Dec. 31, 1882.	Number written during the year 1883.	Number terminated during the year 1883	Number in force Dec. 31, 1883.	Amount of losses paid during the year 1883.
Albany Boatmen's Relief	1,688	89	126	1,651	1,688	89	126	1,651	$43,835
Albany Firemen's Relief	344	51	77	318	344	51	77	318	1,096
Albany Masonic Relief	1,177	50	119	1,108	1,177	50	119	1,108	33,940
Albany Mutual Benefit	713	46	52	707	713	46	52	707	9,266
American Co-operative Relief	1,630	464	423	1,671	1,630	464	423	1,671	28,241
American Legion of Honor	47,297	11,619	5,884	53,032	8,501	2,645	883	10,263	238,300
American Protective	....	2,241	767	1,474	.....	2,241	767	1,474	497
Bank Clerks' League	....	87	.....	87	.....	87	.....	87	.....
Bank Clerks' Mutual Benefit	1,156	18	26	1,148	1,156	18	26	1,148	21,100
Bankers and Merchants' Alliance	324	139	12	451	324	139	12	451	2,820
Bookbinders' Provident	1,015	38	56	997	1,015	38	56	997	22,003
Bookbinders' Provident, No 2	643	26	43	626	643	26	43	626	6,362
Booksellers and Stationers' Provident	390	192	25	557	229	140	14	355	1,023
Brooklyn Masonic Mutual Relief	1,219	29	141	1,107	1,219	29	141	1,107	33,138
Buffalo Mutual Accident	.....	122	55	67	.....	115	49	66	94
Buffalo Mutual Life and Reserve	..... .	1,583	.....	1,583	.....	1,309	.....	1,309	.....
Brooklyn Mutual Aid	178	109	15	272	178	109	15	272	914
Builders and Manufacturers' Mutual Benefit	188	52	13	227	188	52	13	227	.....
Catholic Benevolent Legion	895	2,145	65	2,975	682	1,059	47	1,694	11,067
Chosen Friends, Order of	13,911	8,034	3,446	18,499	746	604	197	1,153	8,500
Central New York Accident and Relief	560	180	40	700	560	180	40	700	1,514
Chenango Mutual Relief	147	97	24	220	147	97	24	220	.....
Cincinnati Life	1,435	305	143	1,597	.....	.....	.....	.....	.....
Commercial Travelers'	3,087	289	185	3,191	3,087	289	185	3,191	170,000
Commercial Travelers' Mutual Accident	.....	416	2	414	.....	.....	.....	.....	.....
Co-operative Life and Accident	72	241	35	278	52	214	6	260	523
Covenant Mutual Benefit	10,469	5,545	1,530	14,484	11	322	55	278	.....
Dry Goods Mutual Benefit	561	50	31	580	561	50	31	580	5,000
Empire Order Mutual Aid	8,310	682	1,190	7,802	8,310	682	1,190	7,802	158,286
Equitable Reserve Fund Life	.....	302	55	247	.....	270	55	215	.....

Equal Rights Benefit	.....	265	8	257	.....	265	8	257	102
Equitable Accident	.....	139	.....	139	.....	139	.....	139	.....
Equitable Aid Union	13,035	2,438	1,929	13,544	7,013	902	550	7,365	105,790
Expressmen's Mutual Benefit	3,273	270	212	3,331	938	84	60	962	13,334
Fidelity Mutual Aid	3,455	829	1,357	2,927	35	34	10	59	.....
Fishermen's Mutual Benefit	305	178	19	464	305	178	19	464	2,808
Foresters, Ancient Order of	1,906	806	509	2,263	373	95	42	426	6,500
Friends of Humanity	255	306	87	474	180	202	82	300	.....
German Masonic Mutual Relief	300	16	28	288	300	16	28	288	3,007
Gold and Stock Life Insurance	119	11	21	109	119	11	21	109	625
Golden Chain	510	234	14	730	19	7	.....	26	.....
Good Templars' Mutual Benefit	.....	51	.....	51	.....	51	.....	51	.....
Grand Temple Templars of Liberty	.....	324	26	298	.....	259	25	234	151
Home Benefit	896	1,239	358	1,777	36	154	13	177	5,424
Home Benefit Society	1,193	1,133	382	1,944	875	269	21	1,123	4,059
Home Mutual Aid	2,039	498	399	2,138	120	9	28	101	10,000
Home Provident Safety Fund	607	1,059	101	1,565	607	1,059	101	1,565	3,560
Insurance Clerk's Mutual Benefit	631	12	30	613	631	12	30	613	7,000
Jamestown Accidental	.....	226	.....	226	.....	220	.....	220	210
Jewelers' League	2,344	681	20	3,005	2,344	681	20	3,005	5,000
Knickerbocker Mutual Benefit	443	26	64	405	443	26	64	405	3,902
Knights of Columbia	97	164	41	220	45	143	8	180	215
Knights of Honor	125,526	12,776	9,993	128,309	13,922	1,710	881	14,751	404,000
Knights of Pythias	26,848	2,634	2,505	26,977	1,935	241	131	2,045	45,709
Knights of St. John and Malta	.....	124	2	122	.....	124	2	122	100
Knights Templars and Masonic Mutual Aid	4,291	429	321	4,399	.....	.....	.....	.....	39,000
Legion of Justice	.....	224	42	182	.....	224	42	182	625
Masonic Assurance	433	41	30	444	433	41	30	444	3,094
Masonic Guild and Mutual Benefit	989	196	109	1,076	989	196	109	1,076	10,558
Masonic Life	1,111	93	170	1,034	1,111	93	170	1,034	69,994
Masonic and Ministerial Relief	611	38	144	505	611	38	144	505	9,269
Masonic Mutual Life	.....	230	2	228	.....	22	.....	22	.....
Massachusetts Benefit	7,381	2,245	543	9,083	871	440	94	1,217	24,000
Mercantile Benefit	1,835	362	52	2,145	1,835	362	52	2,145	55,000
Mercantile Mutual Accident	444	707	163	1,048	20	6	6	20	28
Mercantile Mutual Accident Society	784	787	621	950	784	787	621	950	2,893
Mohawk Valley	192	10	23	179	192	10	23	179	386
Mutual Aid and Accident (Class A)	1,705	945	544	2,106	1,705	945	544	2,106	19,855
Mutual Aid and Accident (Class B)	1,466	833	1,035	1,264	1,466	833	1,035	1,264	13,308
Mutual Benefit	1,148	109	75	1,182	1,148	109	75	1,182	15,870
Mutual Benefit Life	.....	1,208	114	1,094	.....	1,024	106	918	.....
Mutual Help	48	.....	.....	48	48	.....	.....	48	.....
Mutual Relief	592	393	7	978	592	393	7	978	6

TABLE No. II — (*Continued*).

SOCIETIES, ASSOCIATIONS OR COMPANIES.	General Business.				New York Business.				
	Number of policies in force Dec. 31, 1882.	Number written during the year 1883.	Number terminated during the year 1883.	Number in force Dec. 31, 1883.	Number of policies in force Dec. 31, 1882.	Number written during the year 1883.	Number terminated during the year 1883.	Number in force Dec. 31, 1882.	Amount of losses paid during the year 1883.
Mutual Relief Society	7,623	3,259	743	10,139	6,415	2,531	558	8,388	$114,530
Mutual Reserve Fund Life	7,998	7,603	756	14,845	4,005	3,510	356	7,159	150,375
Mutual Safety Fund Accident	.....	900	70	830	.....	402	13	389	912
Mutual Trust Fund	373	1,037	342	1,068	286	554	209	631	2,250
Mystic Tie Mutual Benefit	475	20	225	270	475	20	225	270	6,608
National Benefit Society	483	405	3	885	384	259	3	640	9,000
National Provident Union	.....	176	.....	176	.....	123	.....	123	.....
New York Life, Accident and Health	210	155	12	353	210	155	12	353	408
New York National Mutual Aid Society	2,013	1,450	844	2,619	2,013	1,450	844	2,619	50,000
New York State Mutual Benefit	1,312	1,527	424	2,415	1,312	1,527	424	2,415	13,244
New York State Relief	1,907	687	405	2,189	1,907	687	405	2,189	17,639
North American Mutual Benefit Society	352	300	316	336	352	300	316	336	357
Northern Tier Masonic Mutual Relief	580	91	41	630	580	91	41	630	3,632
Northwestern Masonic Aid	14,785	8,029	2,389	20,425	1,034	1,736	164	2,606	34,264
Odd Fellows' Mutual Aid and Benefit	369	33	7	395	369	33	7	395	3,781
Odd Fellows' Mutual Benefit	1,014	30	105	939	1,014	30	105	939	26,263
Odd Fellows' Provident	794	49	43	800	794	49	43	800	6,359
Owego Mutual Benefit	150	371	34	487	150	371	34	487	342
Patrons' Aid Society	1,047	40	74	1,013	873	29	57	845	12,200
People's Benefit	1,393	145	95	1,443	1,393	145	95	1,443	33,948
People's Mutual Benefit	519	233	17	735	519	233	17	735	2,536
Polar Star Mutual Benefit	791	7	140	658	791	7	140	658	13,145
Royal Arcanum, Supreme Council	40,034	9,126	1,416	47,744	5,952	1,785	198	7,539	139,500
Royal Arch Mutual Relief Society, No. 1	122	6	12	116	122	6	12	116	1,210
Royal Templars of Temperance, Supreme Council	16,781	3,310	2,475	17,616	8,077	736	943	7,870	139,184
St. Lawrence Benefit (Accident)	.....	145	35	110	.....	62	12	50	15
St. Lawrence Benefit (Life)	172	120	35	257	85	92	17	160	.....
Security Mutual Benefit Society	328	303	45	586	328	303	45	586	13,972
Southern Tier Masonic Relief	4,564	96	389	4,271	2,375	80	191	2,264	82,870
Teachers' Mutual Life Assurance	1,954	154	76	2,032	1,954	154	76	2,032	11,500
Teachers' Provident	82	13	1	94	82	13	1	94	38
Teachers' Union Relief	416	313	70	659	416	313	70	659	950

Telegraphers' Mutual Benefit	2,511	442	114	2,839	677	94	26	745	6,000
Union Benefit League	.....	831	90	741	.....	831	90	741	154
Union Mutual	1,476	770	257	1,989	1,476	770	257	1,989	8,455
Union Mutual Benefit	803	267	82	988	27	8	5	30	.....
United Friends, Order of	2,291	3,349	138	5,502	527	547	27	1,047	2,000
United States Mutual Accident	10,431	10,032	5,134	15,329	10,431	10,032	5,134	15,329	105,458
United Workmen, Ancient Order, Albion	421	195	89	527	421	195	89	527	1,691
United Workmen, Ancient Order, Dunkirk	17,424	1,895	1,021	18,298	17,424	1,895	1,021	18,293	296,000
United Workmen, A. O., Supreme Legion	113	845	6	952	6	38	.....	44	.....
Western N. Y. Masonic Relief	1,047	33	60	1,020	1,047	33	60	1,020	14,892
Williamsburgh Masonic Mutual Benefit	1,075	3	90	988	1,075	3	90	988	25,377
Women's Mutual Insurance and Accident	.....	1,232	32	1,200	.....	1,118	32	1,086	.....
Totals	450,514	130,617	55,432	525,699	152,584	57,179	22,312	187,451	$2,733,640

TABLE No. III.

Showing the name and location of each Co-operative Association or Society authorized to transact business in the State of New York, together with the names of its Officers, and the names and residences of Attorneys upon whom process may be served.

ASSOCIATIONS OR SOCIETIES.	Location.	Officers.		Attorney on Whom Process may be Served.	
		President.	Secretary.	Name.	Residence.
Albany Boatmen's Relief	Museum Building, Albany, N. Y.	Jacob C. Cuyler	Samuel Cook	Charles H. Mills	74 State st., Albany, N. Y.
Albany Firemen's Relief	City Building, Albany, N. Y.	John N. Foster	Lewis J. Miller	Michael E. Ahern	6 Broad st., Albany, N. Y.
Albany Masonic Relief	116 State st., Albany, N. Y.	Robert Geer	John Fonda	John Fonda	58 Chestnut st., Alb., N.Y.
Albany Mutual Benefit	9 N. Pearl st., Albany, N. Y.	John W. Wheelock	John J. Cox	Fred. E. Wadhams	29 N. Pearl st., Alb., N.Y.
American Co-operative Relief	White Building, Syracuse, N. Y.	J. F. Wilkinson	Daniel W. Beadel	Martin A. Knapp	4 Larned Bdg, Syra., N.Y.
American Legion of Honor	Boston, Mass	Michael Nisbit	Adam Warnock	George W. Dowe	Buffalo, N. Y.
American Protective	228 Leonard st., Brooklyn, N. Y.	John H. Snyder	Isaac M. Clark	Louis P. Grover	228 Leonard st., Brk'ln, N.Y
Bank Clerks' League	14 Pine st., New York	E. H. Pullon	Newton Squire	F. P. Olcott	13 Nassau st., New York.
Bank Clerks' Mutual Benefit	14 Pine st., New York	John H. Carr	F. C. Elder	Norwood & Cog'shall	140 Nassau st., New York.
Bankers and Merchants' Alliance	170 Broadway, New York	Henry A. Coburn	Isaac L. V. Lewis	W. J. Underwood, Jr.	170 Broadway, New York.
Benai Berith	908 Third ave, New York	Adolph L. Sanger	S. Hamburger	S. Hamburger	908 Third ave., New York.
Bookbinders' Provident	23 Park Row, New York	Robert Rutter	Alex. F. Roberts	Robert Rutter	116 E. 14th st., New York.
Bookbinders' Provident, No. 2	150 Nassau st., New York	William H. Orton	E. J. Campbell	R. Rutter	114 E. 14th st., New York
Booksellers and Stationers' Provident	29 West 23d st., New York	Chas. T. Dillingham.	J. A. Holden	Joseph F. Vogelius	29 W. 23d st., New York.
Brooklyn Masonic Mutual Relief	9 Willoughby st., Brooklyn, N.Y.	Joseph Short, Jr	Geo. M. Anderson	Geo. M. Anderson	9 Willo'hby st., Brk'ln, N.Y.
Buffalo Mutual Accident	50 Chapin Block, Buffalo, N. Y.	Wm H. Slocum	C. G. Read	C. G. Read	50 Chapin Bl'ck, Buff., N.Y,
Buffalo Mutual Life and Reserve	292 Main st., Buffalo, N. Y.	M. N. Fenner	J. W. Woodruff	J. W. Woodruff	40 Court st., Buffalo, N. Y.
Brooklyn Mutual Aid	374 Gold st., Brooklyn, N. Y.	William Maddren	E. J. Campbell	William Maddren	1 Hanson pl., Brk'ln, N. Y.
Builders & Manufacturers' Mut. Benefit	194 Broadway, New York	J. E. Gates	A. J. Bicknell	Wm. T. Comstock	256 W. 55th st., New York.
Catholic Benevolent Legion	26 Court st., Brooklyn, N. Y.	John C. McGuire	John D. Carroll	John R. Kuhn	26 Court st., Br'klyn, N.Y.
Central New York Accident and Relief	Ithaca, Tompkins Co., N. Y.	Levi Kenney	Geo. V. Benjamin	O. P. Hyde	Ithaca, N. Y.
Chenango Mutual Relief	Oxford, Chenango Co., N. Y.	Gerritt H. Perkins	Charles W. Brown	W. R. Mygatt	Oxford, N. Y.
Chosen Friends, Order of	Indianapolis, Ind.	H. H. Morse	T. B. Linn	Charles C. Leeds	120 Broadway, New York.
Cincinnati Life	Cincinnati, O	J. R. Baumes	J. H. Gray	J. A. Johnson	Ilion, N. Y.
Commercial Travelers'	Larned Building, Syracuse, N. Y.	James H. Eaton	J. Will Page	James H. Eaton	Syracuse, N. Y.
Commercial Travelers' Mutual	Utica, N. Y.	Henry D. Pixley	Edward Trevvett	Henry D. Pixley	418 Genesee st., Utica, N.Y.
Co-operative Life and Accident	171 Broadway, New York	George W. Lewis	Nigel Murray	Charles C. Leeds	120 Broadway, New York.
Covenant Mutual Benefit	Galesburg, Ill	A. W. Berggren	E. F. Phelps	T. M. Nichols	Oneida, N. Y.
Dry Goods Mutual Benefit	115 Worth st., New York	A. Judson Stone	P. B. Spooner	Philip W. Kopper	340 Broadway, New York.
Empire Order of Mutual Aid	Lockport, N. Y.	W. A. Sutherland	William E. Jenney	William E. Jenney	Lockport, N. Y.

Equitable Reserve Fund Life	171 Broadway, New York	H. A. Johnson	O. S. Bogert		
Equal Rights Benefit	442 Broadway, Albany, N. Y	Henry Kelly	S. P. Simmons	F. H. Woods	City Hall, Albany, N. Y.
Equitable Accident	Binghamton, N. Y	John Anderson	J. B. Arnold	G. F. Lyon	83 Court st., Bing'mtn, N.Y.
Equitable Aid Union	Mayville, Chautauqua Co., N.Y.	D. A. Dewey	W. H. Muzzy	Charles G. Maples	Mayville, Chau. Co., N.Y.
Expressmen's Mutual Benefit	Elmira, N. Y	S. M. Shoemaker	Sutherland De Witt	Thos. G. Wallis	Elmira, N. Y
Fidelity Mutual Aid	908 Chestnut st., Phila., Pa	L. G. Fouse	W. S. Campbell	W. S. Campbell	908 Chestnut st., Phila., Pa.
Fishermen's Mutual Benefit	Fulton Fish Market, New York	G. H. Case	George T. Moon		
Foresters, Ancient Order of	505 Chestnut st., Phila., Pa	Richard Davis	E. M. McMurtry	John F. McIntyre	170 Broadway, New York.
Free Sons of Israel	27 Second ave., New York	I. Hamburger	H. J. Goldsmith		
Friends of Humanity	249 East 84th st., New York	Moritz Ellinger	Leo. Goldschmiedt	Edgar Whitlocke	291 Broadway, New York.
German Masonic Mutual Relief	196½ Christie st., New York	Gustav Lauter	Hermann Conrad	Herman Schroeder	58 E. 4th st, New York.
Gold and Stock Life Insurance	197 Broadway, New York.	Chas. S. H. Small	T. J. Sullivan	Chas. S. H. Small	197 Broadway, New York.
Golden Chain	Baltimore, Md	C. C. Bitting	A. Stanley Weir	W. A. Marble	75 W. Fayette st., Balt., Md.
Good Templars Mutual Benefit	Rochester, N. Y.	W. M. Jones	George T. Fish	C. A. Keeler	Rochester, N. Y.
Grand Temple, Templars of Liberty	412 West 29th st., New York	G. W. Palmer	Henry Morrow	Henry Morrow	412 W. 29th st., New York
Home Benefit	239 Broadway, New York	W. K. McClees	A. S. Brownell	H. Bell	239 Broadway, New York.
Home Benefit Society	98 Broadway, New York	John F. H. King	Geo. W Godward	Royal S. Crane	26 Broad st., New York.
Home Mutual Aid	Boston, Mass	C. W. Sherburne	H. G. Nutter	H. W. Riddell	Windsor Hotel, New York.
Home Provident Safety Fund	89 Liberty st., New York	F. H. Smith, Jr.	G. Gretsinger	N. D. Morgan	45 Lafayette pl. New York.
Insurance Clerk's Mutual Benefit	156 Broadway, New York	G. T. Patterson, Jr.	C. E. Shade	E. Rowell	55 Liberty st., New York.
Jamestown Accidental	Jamstown, N. Y	J. T. Wilson	E. A. Brooks	E. Green, Jr	52 Main st., Jamest'n, N.Y.
Jewelers' League	61 Nassau st., New York	G. T. Woglom	W. L. Sexton	G. T. Woglom	34 John st., New York.
Knickerbocker Mutual Benefit	10 Furman st., Brooklyn, N. Y.	R. P. Dean	F. Baiseley	L. O. Reeve	203 Keap st., Br'klyn, N. Y.
Knights of Columbia	Kingston, N. Y	J. P. Morgan	D. J. Auchmoody	D. J. Auchmoody	Rondout, N. Y.
Knights of Honor	Louisville, Ky	R. H. Cochran	B. F. Nelson	A. Hoelzle	260 W. 36th st., New York.
Knights of Pythias	Indianapolis, Ind	J. P. Linton	J. B. Stumph	J. C. Nott	50 State st., Albany, N.Y.
Knights of St. John and Malta	Syracuse, N. Y	J. E. Henderson	W. E. Ayres	W. E. Ayres	Syracuse, N. Y.
Knights Templars & Masonic Mut. Aid	Cincinnati, Ohio	E. T. Carson	C. Brown	W. E. Fitch	328 S. Pearl st. Albany, N.Y.
Legion of Justice	2094 Lexington ave., New York	C. N. Vandervoort	Sarah E. Davis	C. R. W. Davis	2094 Lexington ave., N.Y.
Masonic Assurance	841 Broadway, N. Y	C. J. Thoms	F. W. Herring	C. E. Coddington	23 Nassau st., New York.
Masonic Guild and Mutual Benefit	Astor House, New York	J. W. Simons	F. L. Stowell	H. C. Banks	192 Broadway, New York.
Masonic Life	Buffalo, N. Y	James McCredie	S. M. Evry	D. F. Day	Buffalo, N. Y.
Masonic and Ministerial Relief	Chatham, N. Y	Edgar Balis	Geo. McClellan	H. W. McClellan	Chatham, N. Y.
Masonic Mutual Life	Cleveland, Ohio	F. W. Pelton	F. A. Morse	J. J. Martin	100 Clinton av. Alb'ny, N.Y.
Massachusetts Benefit	Boston, Mass	W. A. Simmons	G. A. Litchfield	G. E. Curtis	92 Tribune B'lding, N. Y.
Mercantile Benefit	319 Broadway, New York	J. W. Congdon	R. P. Hoyt	Abel Crook	93 Nassau st., New York.
Mercantile Mutual Accident	Boston, Mass	C. W. Sherburnee	H. G. Nutter	H. W. Riddell	Windsor Hotel, New York.
Mercantile Mutual Accident Society	Albany, N. Y	D. A. Nichols	W. C. Hickok	W. C. Hickok	207 Hamilton st, Alb., N.Y.
Mohawk Valley	Ilion, N. Y	Philo Remington	J. P. Ogden	J. P. Ogden	Ilion, N. Y.
Mutual Aid and Accident (Class A)	Rochester, N. Y	Burt Van Horn	D. J. Woodworth	George Raines	Rochester, N. Y.
Mutual Aid and Accident (Class B)	Rochester, N. Y	Burt Van Horn	D. J. Woodworth	George Raines	Rochester, N. Y.
Mutual Benefit	233 Broadway, New York	Edward Barr	W. D. Chandler	Edward Barr	78 John st., New York.
Mutual Benefit Life	7 Beekman st., New York	E. H. Kent	W. L. Gardner	E. H. Kent	7 Beekman st., New York.

TABLE No. III—(*Continued*).

ASSOCIATIONS OR SOCIETIES.	Location.	Officers.		Attorney on whom Process may be Served.	
		President.	Secretary.	Name.	Residence.
Mutual Benefit Help	Trumansburgh, N. Y.	A. F. Morton	C. F. Hunter	B. F. Tompkins	Trumansburgh, N. Y.
Mutual Benefit Relief	908 Third ave., New York	H. S. Herrman	Leopold Woodle	H. S. Herrman	520 Broadway, New York.
Mutual Benefit Relief Society	Rochester, N. Y.	S. A. Ellis	A. G. Slocum	J. M. Dunning	85 Powers' Bl'k, Roch., N.Y.
Mutual Reserve Fund Life	55 Liberty st., New York	E. B. Harper	F. T. Braman	Alfred Taylor	55 Liberty st., New York.
Mutual Safety Fund Accident	Dunkirk, N. Y.	Richard Williams	Augustus Holstein	F. S. Edwards	Dunkirk, N. Y.
Mutual Trust Fund	Cor. Fulton & Nassau sts., N. Y.	W. J. Walker	G. W. Weekes	Taylor Parker	55 Liberty st., New York.
Mystic Tie Mutual Benefit	43 Bleecker st., New York	James Morrow	T. K. Durham	T. K. Durham	43 Bleecker st, New York.
National Benefit Society	32 Liberty st., New York	George Merrill	F. Delano	L. P. Levy	71 Broadway, New York.
National Provident Union	154 Nassau st., New York	L. R. Stegman	J. L. Killgore	Ira D. Warren	170 Broadway, New York.
New York and Brooklyn Ferrymen's	176 Grand st,, Brooklyn, N. Y.	Jacob Warner	Isaac H. Pryer	J. T. Ballou	85 Eighth st., B'klyn, N.Y.
New York Life, Accident and Health	Auburn, N. Y.	E. C. Aiken	T. J. Searls	T. J. Searls	76 Genesee st. Auburn, N.Y.
New York National Mutual Aid Society	Rochester, N. Y.	H. S. Hebard	W. H. Montgomery	C. S. Baker	105 Lake ave., Roch., N.Y.
New York State Mutual Benefit	Syracuse, N. Y.	N. M. Crane	E. W. Baxter	E. W. Baxter	67 Warren st., Sy'cuse, N.Y.
New York State Relief	Albany, N. Y.	Robert Geer	J. E. Allanson	C. W. Mead	86 State st., Albany, N. Y.
North American Mutual Benefit Society	499 Broadway, Brooklyn, N. Y.	M. T. Weisel	C. L. Bendeke	W. W. Butcher	55 T'pkins av., B'klyn, N.Y.
Northern Tier Masonic Mutual Relief	Ogdensburg, N. Y.	Gates Curtis	W. W. Fulton	Gates Curtis	Lake st., Ogdensburg, N.Y.
Northwestern Masonic Aid	Chicago, Ill.	D. J. Avery	J. A. Stoddard	J. S. Moore	92 Lloyd st., Buffalo, N. Y.
Odd Fellows Mutual Aid and Benefit	Rochester, N. Y.	Jacob Fonda	Samuel Gosnell	J. W. Stebbins	5 Chestnut st., Roch., N.Y.
Odd Fellows Mutual Benefit	Brooklyn, N. Y.	J. M. E. Burnett	John H. Sutter		
Odd Fellows Provident	Brooklyn, N. Y.	S. L. Rowland	E. Jacobs	E. Jacobs	153 S. Elliott pl. B'klyn, N.Y.
Owego Mutual Benefit	Owego, N. Y	F. M. Baker	J. J. Van Kleeck	F. M. Baker	Owego, N. Y.
Patrons' Aid Society	Elmira, N. Y.	G. S. McCann	E. J. Young	E. J. Young	Elmira, N. Y.
People's Benefit	Syracuse, N. Y.	Dwight H. Bruce	J. N. Page	Daniel Candee	11 Harrison st, S'cuse, N.Y.
People's Mutual Benefit	Oswego, N. Y.	N. W. Nutting	Henry Lewis	N. W. Nutting	Oswego, N. Y.
Polar Star Mutual Benefit	59 Avenue B, New York.	G. W. Weed	S. S. Merritt	Samuel Sanderson	363 Grand st., New York.
Provident	Newtown, L. I.	Thomas Oaker	A. L. Freeman	J. E. Vannostrand	205 Broadway, New York.
Royal Arcanum, Supreme Council	66 State st., Boston, Mass.	J. H. Butler	W. O. Robson	E. A. Skinner	
Royal Arch Mut. Relief Society, No. 1	456 Sixth ave., New York	Daniel Wolff	J. M. Levey	Daniel Wolff	83 Pine st., New York.
Royal Templars of Temp., Supreme C'l	48 West Eagle st., Buffalo, N. Y.	Cyrus K. Porter	P. A. Ross	Cyrus K. Porter	48 W. Eagle st., Buff., N.Y.
St. Lawrence Benefit (Accident)	5 and 7 Beekman st., New York,	J. J. Barnesdall	C. T. Metcalf	J. A. Hurdle	154 Nassau st., New York.
St. Lawrence Benefit (Life)	5 and 7 Beekman st., New York,	J. J. Barnesdall	C. T. Metcalf	J. A. Hurdle	154 Nassau st, New York.
Scandinavian Grand Temple of Am	782 Fulton st., Brooklyn, N. Y.	Ad. Peterson	G. Sefborn	N. D. Wells	44 Exchange pl., N. York.
Security Mutual Benefit Society	233 Broadway, New York	O. D. Baldwin	W. D. Chandler	W. D. Snow	102 Broadway, New York.
Southern Tier Masonic Relief	Elmira, N. Y.	C. N. Shipman	H. B. Berry	Charles A. Collin	Elmira, N. Y.
Teachers' Mutual Life Assurance	New York city	Henry C. Martin	Henry C. Martin		

Teachers' Provident	755 Broadway, New York	N. A. Calkins	A. S. Bush	Edward S. Peck	293 Broadway, New York.
Teachers' Union Relief	Hoosac Falls, N. Y.	C. W. Easton	C. H. Stockwell	William Powell, Jr.	Hoosac Falls, N. Y.
Telegraphers' Mutual Benefit	195 Broadway, New York	A. R. Brewer	Charles P. Bruch	Clarence Cary	195 Broadway, N. Y.
Union Benefit League	26 Temple Court, New York	J. M. Emerson	S. Ellsworth Totten.	J. H. Durland	68 West 92d st., N. Y..
Union Mutual	Bath, Steuben County, N. Y	G. R. Sutherland	G. H. Wheeler	G. H. Wheeler	Bath, Steuben Co., N. Y.
Union Mutual Benefit	Boston, Mass	N. T. Merritt	C. R. Folsom	James MacCoy	176 N. 3d st., Troy, N. Y.
United Friends, Order of	Poughkeepsie, N. Y.	Jacob Roberts	O. M. Shedd	J. C. Nott	56 State st., Albany, N. Y.
United States Mutual Accident	320 Broadway, New York	C. B. Peet	J. R. Pitcher	C. B. Peet	569 Broadway, N. Y.
United Workmen, Ancient Order of	Albion, N. Y.	W. E. Lock	James McIntyre	C. D. Knapp	Albion, N. Y.
United Workmen, Ancient Order of	Dunkirk, N. Y	W. G. Raines	J. G. Armstrong	N. J. Horton	Dunkirk, N. Y.
United W'kmen, Anc't O. of Sup. Leg.	Albion, N. Y.	C. D. Knapp	W. F. Bohn	C. D. Knapp	Albion, New York.
Western New York Masonic Relief	Rochester, N. Y.	J. G. Maurer	C. C. Gifford	J. W. Stebbins	5 Chestnut st., Roch., N. Y.
Williamsburgh Masonic Mu. Benefit	81 Broadway, Brooklyn, N. Y.	C. N. Hubbell	William Dunscomb.	H. C. Sawtell	244 Hooper st., B'klyn, N. Y.
Women's Mu. Ins. and Accident	281 Fourth avenue, New York	Elizabeth B. Phelps.	Elizabeth S. Roberts	John A. Kamping	128 Broadway, New York.

PART II.

New York State Life Insurance Companies.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE INSURANCE COMPANIES OF THE STATE OF NEW YORK, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1883.

BROOKLYN LIFE INSURANCE COMPANY.

No. 20 NASSAU STREET, NEW YORK.

[Organized and commenced business July, 1864.]

WILLIAM M. COLE, *President.* WILLIAM DUTCHER, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, $125,000.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$184,716 80	
Notes and loans taken for premiums	4,362 99	
Premiums paid by dividends, including re-converted additions, $15,839.43; by surrendered policies, $446.41	16,285 84	
Total	$205,365 63	
Deduct amount paid for reinsurance	1,074 60	
Total premium income		$204,291 03
Interest on :		
Mortgage loans		36,595 81
Bonds and dividends on stocks		23,860 84
Premium notes, loans or liens		6,466 64
Rents from company's property		11,648 89
Profits on bonds, stocks, or real estate sold		23,524 82
All other items		89 35
Total Income during the year		$306,477 38
Balance of net or ledger assets December 31, 1882		1,478,372 54
Total		$1,784,849 92

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$72,979 35	
Premium notes not loaned used in payment of the same	5,418 13	
Cash paid for matured endowments and additions	52,952 96	
Premium notes and loans used in payment of the same	3,514 84	
Total amount actually paid for losses and endowments		$134,865 28
Cash paid for surrendered policies		60,849 51
Premium notes and loans used in purchase of surrendered policies and voided by lapse		3,428 30
Cash surrender values, including reconverted additions applied in payment of premiums		1,410 13
Cash dividends paid to policyholders		12,915 37
Premium notes and loans used in payment of dividends		1,954 79
(*Total paid policyholders* $215,423.38)		
Paid stockholders for interest or dividends		10,000 00
Commissions to agents (new, $5,472.60 ; renewal, $6,309.26)		11,781 86
Traveling expenses of agents		3,794 01
Medical examiners' fees		5,324 46
Salaries and other compensation of officers and other office employes		18,326 91
Law department expenses		5,658 91
Taxes in State where organized, and taxes, licenses, fines and fees in other States		4,402 64
Paid for rent		2,988 33
Commuting commissions		7,297 04

Advertising and printing		$3,623 57
All other items, viz.: Expense account of home office and all agencies, $9,652; profit and loss account, $6,010.43. Total		15,662 43
(*Total miscellaneous expenses*	$88,780.16)	
Disbursements during the year, deducted from above total		$304,203 54
Balance December 31, 1883		$1,480,646 38

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$194,707 14
Loans secured by mortgages on real estate, first liens	601,424 00

Collateral Loans:

	Par value.	Market value.	Amount loaned.	
Mechanics' Bank, Brooklyn, stock	$19,500 00	$39,000 00	$22,000 00	
Staten Island Railroad bonds	1,000 00	1,100 00	800 00	
Oswego and Rome Railroad bonds	5,000 00	6,250 00	5,000 00	
Globe Fire Insurance Co. stock	1,500 00	1,650 00	1,100 00	
Total amounts	$27,000 00	$48,000 00	$28,900 00	28,900 00
Loans made in cash to policyholders on the Company's policies				46,475 91
Premium notes and loans on policies in force				118,385 98

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States bonds	$112,500 00	$114,875 00	
Cincinnati City bonds	2,532 50	2,532 50	
Richmond City bonds	10,506 20	10,506 20	
Delaware and Hudson Canal Co. bonds	116,443 01	119,400 00	
N. Y., Lackawana and Western Railroad bonds	54,625 00	50,000 00	
Detroit, Monroe and Toledo Railroad bonds	6,071 73	6,225 00	
Columbus and Hocking Valley Railroad bonds	11,500 00	11,500 00	
Syracuse, Binghamton and New York R. R. bonds,	37,408 50	37,500 00	
Pittsburgh, Fort Wayne and Chicago R. R. bonds	10,200 00	10,050 00	
New York Central and Hudson River R. R. stock	25,537 50	22,400 00	
Total (carried out at cost value)	$387,324 44	$393,988 70	387,324 44
Cash in office, $9,017.77; in bank, $79,528.66. Total			88,546 43
Temporary premium loans			4,947 30
Agents' ledger balances			9,935 18
Total net or invested assets, as per balance			$1,480,646 38

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgage		5,577 52
Bonds and stocks owned		1,331 65
Collateral loans		584 00
Premium notes, loans or liens		5,674 75
Market value of real estate over cost		28,592 86
Market value of bonds and stocks over cost		6,664 26
Gross premiums due and unreported on policies in force	$7,611 82	
Gross deferred premiums on policies in force	33,525 52	
Total	$41,137 34	
Deduct average loading (20 per cent)	8,227 46	
Net amount of uncollected and deferred premiums		32,909 88
Total of invested and other assets		$1,561,981 30
Deduct items not admitted		9,935 18
Total admitted assets		$1,552,046 12

Item not admitted.

Agents' balances	$9,935 18

VI. LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$1,271,376 00	
Deduct net value of risks reinsured	1,888 00	
Net reinsurance reserve		$1,269,488 00
Claims for death losses and matured endowments not due	$46,516 00	
Claims for death losses and other policy claims resisted	5,000 00	
Total policy claims		51,516 00
All other liabilities, viz.: Premiums paid in advance, $1,151; lapsed or surrendered policies, $2,524		3,675 00
Liabilities on policyholders' account		$1,324,679 00
Gross surplus on policyholders' account:		
Exclusively belonging to Tontine policyholders		2,326 00
Belonging to other than Tontine policyholders		225,041 12
Total Liabilities		$1,552,046 12

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1882	$127,075 41	
Premium notes, loans or liens received during 1883	4,410 79	
Total		$131,486 20
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims	$8,932 97	
Purchase of surrendered policies and cancelled by lapse	3,428 30	
Redeemed by maker in cash	738 95	
Total reduction of premium note account		13,100 22
Balance of note assets December 31, 1883		$118,385 98

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	2,659	$4,729,436
Endowment policies	582	788,252
All other policies	74	234,372
New policies issued during the year:		
Whole life policies	1,076	606,204
Endowment policies	236	171,432
All other policies	5	11,500
Old policies increased in amount:		
Whole life policies	8	11,220
Endowment policies	3	2,465
Total number and amount	4,643	$6,554,881
Deduct policies decreased and ceased to be in force,	550	787,995
Total Policies in force at the end of the year	4,093	$5,766,886

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	3,337	$4,757,808
Endowment policies	695	801,406
All other policies	61	207,672
Total Policies in force at the end of the year	4,093	$5,766,886

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	42	$83,615
By maturity (endowment)	31	58,560
By expiry (term)	5	14,000
By surrender	149	290,450
By lapse	260	246,567
By change and decrease	11	21,343
Not taken	52	73,460
Totals	550	$787,995

BUSINESS IN NEW YORK DURING 1883,

On the lives of Citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	1,206	$1,915,078
Policies issued during 1883	977	388,810
Total	2,183	$2,303,888
Deduct policies ceased to be in force during 1883	274	283,772
Policies in force in New York December 31, 1883	1,909	$2,020,116
Losses and claims unpaid December 31, 1882	6	$13,600 00
Losses and claims incurred during 1883	17	34,821 48
Total	23	$48,421 48
Losses and claims on policies in New York paid during 1883	15	$29,149 48
Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions, or other expenses: Cash, $2,094.16; notes or credits, $55,539.23; total		$57,633 39

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

No. 120 BROADWAY, NEW YORK.

[Incorporated July 26, 1859; commenced business July 28, 1859.]

HENRY B. HYDE, *President.* WILLIAM ALEXANDER, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, $100,000.

II. INCOME DURING 1883.

Cash received for premiums, without deduction	$10,447,492 18	
Cash received for annuities	284,390 51	
Total	$10,731,882 69	
Deduct amount paid for reinsurance	4,334 73	
Total premium income		$10,727,547 96
Interest on :		
Mortgage loans		646,794 17
Bonds and dividends on stock		860,125 65
Other debts due the company		658,274 39

Rents from company's property	$444,003 55
Profit and loss	133,825 96
Total Income during the year	$13,470,571 68
Balance of net or ledger assets December 31, 1882	45,529,581 54
Total	$59,000,153 22

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$3,042,104 78	
Cash paid for matured endowments and additions	558,803 90	
Total amount actually paid for losses and endowments		$3,600,908 68
Cash paid to annuitants		58,544 35
Cash paid for surrendered policies		999,808 74
Cash dividends paid to policyholders		1,801,808 89
(*Total paid policyholders*	$6,461,070 66)	
Paid stockholders for interest or dividends		7,000 00
Commissions to agents		661,158 25
Salaries and traveling expenses of agents		100,242 79
Medical examiners' fees		105,204 15
Salaries and other compensation of officers and other office employes		220,505 88
Taxes in State where organized, taxes, licenses, fines and fees in other States		107,060 11
Paid for rent		98,476 58
Commuting commissions		247,905 66
Advertising		75,435 98
All other items, viz.: Printing, stationery and clerical expenses, $54,733.67; expressage, law and sundries, $98,903 88; postage, exchange and building expenses, $98,816.16; foreign office and investment expenses, $75,985.30; furniture and expenses incidental to agencies, $155,404.42; total		483,843 43
(*Total miscellaneous expenses*	$2,106,832 83)	
Disbursements during the year, deducted from above total		$8,567,903 49
Balance December 31, 1883		$50,432,249 73

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, book value	$9,447,332 74
Loans secured by mortgages on real estate, first liens	13,072,941 20

Loans on Stock Collaterals:

	Par value.	Market value.	Amount loaned.
Wells, Fargo & Co. Express stock..	$100,000 00	$115,000 00	$200,000 00
Central Pacific R. R. stock	100,000 00	63,375 00	
Southern Pac. R. R. of Cal. bonds..	60,000 00	62,100 00	
Towanda Valley and Cuba R. R. bds	115,000 00	115,000 00	90,000 00
Allegany Central R. R. bonds	53,000 00	54,590 00	50,000 00
Omaha Railroad stock	10,000 00	3,350 00	
Pullman Car Co. stock	3,500 00	4,042 00	
Lake Shore R. R. stock	30,000 00	28,500 00	
Michigan Central R. R. bonds	10,000 00	10,050 00	
American Dock Improvement bonds	10,000 00	9,200 00	50,000 00
Toledo and Wabash R. R. bonds	5,000 00	5,400 00	
Indiana, B. and Western R. R. bds..	10,000 00	8,975 00	
St. Paul, Min. and Man. R. R. bds..	100,000 00	109,000 00	90,000 00
Bradford Eldred & Cuba R. R. bds.	50,000 00	50,000 00	50,000 00
Towanda Valley & Cuba R. R. bds..	20,000 00	20,000 00	
St. Louis & San Fran. gen. mtge. bds	65,000 00	64,838 00	50,000 00
New York, Lack. & W. R. R. stock.	80,000 00	69,600 00	70,000 00
Pittsburgh and Western R. R. bonds	25,000 00	21,500 00	
International and G. N. R. R. bonds	5,000 00	4,000 00	3,000 00
Mercantile Safe Deposit Co. stock..	260,000 00	650,000 00	225,000 00
West Moreland Coal Co. stock	14,450 00	21,675 00	15,000 00
United States National Bank stock.	135,000 00	202,500 00	141,000 00
Mercantile Trust Co. stock	4,000 00	6,000 00	4,000 00
Towanda Valley & Cuba R. R. bds..	24,000 00	24,000 00	50,000 00
Bradford, Eldred & Cuba R. R. bds.	28,000 00	28,000 00	
Rochester & Pittsburgh R. R. stock.	100,000 00	14,787 00	

	Par value.	Market value.	Amount loaned.
Mercantile Trust Company stock ...	$80,000 00	$120,000 00	$100,000 00
Wabash R. R. bonds.....	20,000 00	21,600 00	
St. L., Kan. City and N. R. R. bds..	15,000 00	12,075 00	11,000 00
New York City Water Stock bonds..	50,000 00	51,000 00	50,000 00
Delaware & Hud. Canal Co. stock..	50,000 00	52,500 00	45,000 00
Note Ind. School Com., Indorsed Indianapolis Nat Bank	35,000 00	35,000 00	35,000 00
Central Pacific R. R. stock.....	120,000 00	76,500 00	
Wells, Fargo & Co. Express stock..	20,000 00	23,000 00	100,000 00
Chesapeake & Ohio R. R. bonds....	10,000 00	10,200 00	
Gal., Har. & San Antonio R. R. bds.	10,000 00	9,400 00	
Milwaukee & Northern R. R. bds...	54,000 00	52,650 00	50,000 00
Wells, Fargo & Co. Express stock..	10,000 00	11,500 00	
Northwestern Tel. of Wiscon., bds.	70,000 00	73,500 00	50,000 00
Mis., Kan. & Texas R. R. bds,.....	50,000 00	40,000 00	
Kansas & Pacific R. R. bonds.....	200,000 00	192,000 00	300,000 00
Union Pacific Railroad stock	160,000 00	114,400 00	
Tex. & Pac. (Rio G. Div.). R. R. bds.	16,000 00	11,480 00	
Central Pacific Railroad stock	100,000 00	63,750 00	100,000 00
Atlantic & Pacific R. R. bonds.	65,000 00	63,050 00	
Canada Southern R. R. bonds	200,000 00	170,000 00	100,000 00
Canada Pacific R. R. stock.....	200,000 00	109,500 00	100,000 00
St. Paul and Manitoba R. R. stock..	20,000 00	18,950 00	
New York Central R. R. stock.....	10,000 00	11,200 00	20,000 00
United States Trust Co. stock.....	3,000 00	14,100 00	
West Shore & Buffalo R. R. bonds..	500,000 00	332,500 00	300,000 00
Syracuse, Ont. & N. Y. R. R. bds...	75,000 00	75,000 00	
Wabash general mortgage bonds ...	300,000 00	200,250 00	
Humeston & Shenad'h R. R. bonds,	360,000 00	360,000 00	680,000 00
Quincy, Missouri & P. Income bd's,	248,000 00	248,000 00	
Pittsburgh and West. R. R. bonds..	496,000 00	426,560 00	300,000 00
Pittsb'h, Clevel'd & Tol. R. R. bd's,	400,000 00	300,000 00	200,000 00
Utah Southern Exten. R. R. bonds.	625,000 00	625,000 00	500,000 00
Louisville and Nashville R. R. bd's,	312,000 00	290,160 00	250,000 00
Pittsburgh and Northern R. R. bd's,	300,000 00	225,000 00	100,000 00
Clevel'd, Col., Cin. & Ind. R. R. st'k	93,400 00	61,644 00	50,000 00
Bankers and Merch'ts' Tel. Co. st'k,	20,000 00	23,975 00	
Lake Shore R. R. stock.....	10,000 00	9,500 00	
Chi., Burl'g and Quincy R. R. st'k,	10,000 00	12,050 00	50,000 00
Northwestern R. R. stock.....	10,000 00	11,687 00	
Denver first mortgage bonds	2,000 00	2,150 00	
Rock Island R. R. stock.....	50,000 00	58,125 00	
Cleveland, C., C. and I. R. R. stock.	50,000 00	33,000 00	
Canada Pacific R. R. stock	20,000 00	10,950 00	100,000 00
San Francisco R. R. stock.....	10,000 00	9,000 00	
Erie R. R. bonds.....	10,000 00	10,900 00	
Bankers & Merchants' Tel. Co. stock	20,000 00	23,975 00	
Ohio Southern R. R. bonds.....	17,000 00	13,855 00	
Chicago, B. & Quincy R. R. stock...	10,000 00	12,050 00	50,000 00
Cleveland, C., C. and I. R. R. stock.	10,000 00	6,600 00	
Central Pacific R. R. stock	10,000 00	6,375 00	
Oregon Trans. Co. first mtge. bonds,	4,000 00	3,240 00	
Rock Island R. R. stock.....	10,000 00	11,625 00	
Great Western R. R. Co. bonds.....	1,000 00	1,070 00	
Milwaukee and St. Paul R. R. bonds	1,000 00	1,250 00	
Canada Southern R. R. bonds.....	1,000 00	980 00	
St. Paul R. R. preferred stock.....	8,200 00	9,553 00	50,000 00
St. Paul R. R. stock.....	10,000 00	9,275 00	
Reading R. R. stock.....	5,000 00	2,762 00	
Rock Island R. R. stock.....	10,000 00	11,625 00	
Missouri Pacific R. R. stock.....	10,000 00	8,750 00	
Jersey Central R. R. stock.....	2,000 00	1,700 00	
Buffalo & Southwestern R. R. stock	20,000 00	26,000 00	
Chicago and New Orleans R. R. bds	3,000 00	3,180 00	
Alton and Terre Haute R. R. stock.	20,000 00	17,700 00	
Illinois Central R. R. stock.....	20,000 00	26,600 00	
Oregon Short Line R. R. bonds	5,000 00	4,563 00	100,000 00
Ohio Southern R. R. bonds	5,000 00	5,705 00	
Burlington, C. R. & N. R. R. stock.	10,000 00	8,500 00	
Illinois Central R. R. stock.....	10,000 00	13,300 00	
Western Union Tel. Co. stock.....	10,000 00	7,400 00	
Oregon Short Line R. R. bonds.....	13,000 00	11,862 00	
Delaware & Lack. R. R. stock.....	80,000 00	93,200 00	
New York Central R. R. stock.....	40,000 00	44,800 00	
Lake Shore R. R. stock.....	60,000 00	57,000 00	200,000 00
Rock Island R. R. stock.....	24,000 00	27,900 00	
Missouri Pacific R. R. stock	10,000 00	8,750 00	
Union Pacific R. R. stock	10,000 00	7,150 00	
Buffalo & Southwestern R. R. stock,	10,000 00	13,000 00	
Western Union Telegraph stock....	6,300 00	4,662 00	
Missouri, Kan. & Texas R. R. bds...	5,000 00	5,425 00	
Ill. Cent. R. R. Leased Line stock..	40,000 00	32,000 00	
Texas & Pacific R. R. bonds.....	4,000 00	2,870 00	
Chicago & New Orleans R. R. bds..	50,000 00	53,000 00	

	Par value.	Market value.	Amount loaned.	
Alton & Terre Haute R. R. stock...	$30,000 00	$26,550 00	$200,000 00	
Illinois Central R. R. stock.....	30,000 00	39,900 00		
St. L., Alton & Terre H. R. R. bds...	5,000 00	5,600 00		
Illinois Central Railroad stock.....	40,000 00	53,200 00		
Western Union Tel. Co. stock.....	10,000 00	7,400 00		
N. Y., Lack. & West. R. R. bonds..	1,000 00	1,000 00		
West Shore R. R. bonds.....	5,000 00	3,325 00		
Illinois Central R. R. stock.....	2,000 00	2,660 00		
Lake Shore R. R. stock.	340,000 00	323,000 00		
Erie & Western R. R. stock...	50,000 00	9,500 00	300,000 00	
Michigan Central R. R. stock.....	10,000 00	8,600 00		
Alton & Terre Haute Dividend bds.	25,000 00	19,250 00		
Lake Shore R. R. stock.....	820,000,00	779,000 00		
Alt, & Terre H. R. R. pref'd stock..	10,000 00	8,850 00	700,000 00	
Alt. &. Terre H. R R. com. stock ...	90,000 00	47,700 00		
Northern Pacific R. R. bonds.....	8,000 00	8,400 00		
Minnesota and St. L. R. R. stock...	130,000 00	45,500 00	300,000 00	
Lake Shore R. R. stock.....	330,000 00	313,500 00		
Lake Shore R. R. stock.....	450,000 00	427,500 00		
Dubuque and Sioux City R. R. st'k,	10,000 00	7,700 00		
Minnesota and St. L. R. R. stock...	90,000 00	31,500 00		
Alton and Terre Haute R. R. stock,	90,000 00	79,650 00		
Harlem R. R. stock.....	25,000 00	48,250 00	600,000 00	
Michigan Cen. R. R. stock.....	10,000 00	8,600 00		
Erie and Western R. R. stock.....	100,000 00	19,000 00		
Louisv'e & Nashv'e gen. mort. bd's,	100,000 00	93,000 00		
Western Union Tel. Co. stock.....	10,000 00	7,400 00		
Michigan Cen. R. R. stock.....	270,000 00	232,200 00		
Northwestern R. R. stock.....	46,000 00	53,763 00		
Louisv'e & Nashv'e gen. mort. bd's,	100,000 00	93,000 00		
United States bonds.....	100,000 00	124,000 00		
Belleville & South. Ill. R. R. stock..	20,000 00	13,000 00		
Minne. & St. L. R. R. pref'd stock..	50,000 00	17,500 00	800,000 00	
Alton and Terre Haute R. R. stock.	80,000 00	42,400 00		
Lake Shore R. R. stock.....	280,000 00	266,000 00		
Mutual Union Tel. Co. bonds.....	2,000 00	1,640 00		
Northwestern R. R. stock.....	90,000 00	105,187 00		
Lake Shore R. R. stock.....	10,000 00	9,500 00		
Southwest. Penn. R. R. Co. bonds..	20,000 00	26,000 00	20,000 00	
Minne. & St. L. R. R. pref'd stock..	50,000 00	17,500 00		
New York Cen. R. R. stock.....	50,000 00	56,000 00		
Lake Shore R. R. stock.....	40,000 00	38,000 00		
Michigan Cen. R. R. stock.....	20,000 00	17,200 00		
Northwestern R. R. stock.....	10,000 00	11,687 00		
Louisv'e & Nashv'e gen. mort. bd's,	100,000 00	93,000 00	200,000 00	
Iron Mountain R. R. bonds.....	1,000 00	1,000 00		
Northwestern R. R. bonds.....	2,000 00	2,000 00		
Louisville & Nashville R. R. bonds,	1,000 00	1,000 00		
Wabash R. R. bonds	2,000 00	2,000 00		
Lackawanna and West. R. R. bonds	2,000 00	2,000 00		
Total amounts.....	$11,639,850 00	$10,698,652 00	$8,199 000 00	$8,199,000 00

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds.....	$532,738 00	$620,000 00
Cleveland City bonds.....	3,315 00	3,420 00
Columbus, Ohio bonds.....	8,400 00	8,880 00
St. Louis City bonds.....	107,625 00	120,000 00
Fort Wayne, Ind. bonds.....	103,050 00	112,750 00
Buffalo City bonds,.....	16,714 00	17,079 00
Seneca town bonds.....	28,000 00	29,960 00
Sharon town bonds.....	10,500 00	11,025 00
Newark City bonds	422,845 00	465,200 00
Kearney City bonds.....	10,000 00	10,350 00
Jersey City bonds.....	100,000 00	103,000 00
Mississippi State bonds.....	9,959 00	10,200 00
Virginia State bonds.....	14,898 19	11,783 00
Erie R. R. bonds...	1,105,849 00	1,173,750 00
Delaware & Hudson Canal Co, bonds.....	121,369 00	133,350 00
Albany & Susquehanna R. R. bonds.....	660,865 00	674,620 00
Chicago, Milwaukee & St. Paul R. R. bonds.....	962,714 00	1,004,375 00
Wabash, St. Louis & Pacific R. R. bonds.....	624,961 00	488,900 00
Wabash R. R. funded debt bonds	22,621 00	20,250 00
Wabash R. R, bonds.....	39,752 00	31,820 00
St. Louis, Kansas City & Northern R. R. bonds.....	119,127 00	123,170 00
Toledo & Wabash R. R. bonds.....	52,573 00	50,500 00
Illinois & Southern Iowa R. R. bonds.....	159,863 00	162,690 00
Troy & Boston R. R. bonds.....	248,096 00	251,940 00
Watertown & Rome R. R. bonds.....	438,585 00	480,355 00

	Cost value.	Market value.	
Chicago & Northwestern R. R. bonds	$463,953 00	$478,750 00	
St. Louis & Iron Mountain R. R. bonds	336,774 00	342,035 00	
Morris & Essex R. R. bonds	564,556 00	590,125 00	
Missouri Pacific R. R. bonds	256,250 00	255,000 00	
Pennsylvania Co. bonds	725,000 00	729,375 00	
Kansas Pacific R. R. bonds	62,844 00	57,600 00	
International & Great Northern R. R. bonds	277,500 00	271,875 00	
Chicago, St. Paul, Minneapolis & Omaha R. R. bds.	348,525 00	367,200 00	
Michigan Central R. R. bonds	97,109 00	100,500 00	
St. Paul, Minneapolis & Manitoba R. R. bonds	318,407 00	325,125 00	
Central R. R. of New Jersey bonds	391,826 00	403,242 00	
Buffalo, New York & Philadelphia R. R. bonds	250,000 00	255,000 00	
Chicago, St. Louis & New Orleans R. R. bonds	101,000 00	106,500 00	
Central Park, North & East River R. R. bonds	115,000 00	120,000 00	
New York, West Shore & Buffalo R. R. bonds	73,805 00	68,000 00	
Cleveland, Columbus, Cin. & Indianapolis R. R. bds	598,250 00	600,000 00	
St. Louis, Alton & Terre Haute R. R. bonds	29,851 00	30,595 00	
Rochester & Pittsburg R. R. bonds	99,000 00	100,375 00	
Pittsburg & Western R. R. bonds	126,172 00	130,500 00	
Lafayette, Bloomington & Muncie R. R. bonds	10,376 00	10,560 00	
Indianapolis & St. Louis R. R. bonds	57,000 00	57,625 00	
Peoria & Pekin R. R bonds	100,000 00	100,500 00	
N. Y., Chicago & S. Louis R R. bonds	80,433 00	88,000 00	
Mutual Union Telegraph Co. bonds	122,078 00	114,800 00	
Morris & Essex R. R. stock	109,010 00	123,500 00	
New York, Lackawanna & Western R. R. stock	83,971 00	87,000 00	
Delaware, Lackawanna & Western R. R. stock	156,097 00	146,718 00	
Delaware & Hudson Canal stock	491,750 00	487,410 00	
Illinois Central R. R. stock	388,857 00	399,000 00	
Lake Shore & Michigan Southern R. R. stock	48,740 00	49,500 00	
Chicago, Rock Island & Pacific R. R. stock	117,967 00	119,000 00	
St. Louis, Aiton & Terre Haute R. R. pref. stock	133,722 00	121,800 00	
Chicago, Burlington & Quincy R. R. stock	121,061 50	120,625 00	
Ft. Wayne & Jackson R. R. pref. stock	44,957 00	46,500 00	
Illinois Central R. R. leased line stock	40,800 00	40,800 00	
Pennsylvania R. R. stock	116,397 00	118,320 00	
Northern Central R. R. stock	55,105 00	60,000 00	
Chicago & Northwestern R. R. common stock	309,168 00	293,750 00	
Chicago & Northwestern R. R. pref. stock	147,302 00	146,000 00	
Chi., St. Paul, Minneapolis & Omaha R. R. pref st'k	68,546 00	66,412 00	
Missouri Pacific R. R. stock	163,030 00	158,738 00	
Union Pacific R. R, stock	70,656 50	60,900 00	
Cleveland, Columbus, Cin. & Indianapolis R. R. st'k	69,425 00	66,000 00	
Gold and Stock Telegraph Co. stock	12,734 00	12,900 00	
Western Union Telegraph Co. stock	39,250 00	38,000 00	
Mercantile Trust Co. stock	1,010,234 28	1,508,850 00	
Admitted claim on Ins. Dept. for U. S. Gov. bonds,	13,006 65	13,006 65	
Total (carried out at cost value)	$15,341,915 12	$16,107,568 65	$15,341,915 12
Cash in office and in course of transmission since received			821,860 12
Cash in bank			3,158,138 26
Agents' ledger balances			278,517 14
Commuted commissions			112,545 15
Total net or invested Assets, as per balance			$50,432,249 73

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		290,582 18
Bonds and stocks owned		54,707 44
Collateral loans		19,986 83
Rents due and accrued on company's property or lease		86,073 99
Market value of bonds and stocks over cost		765,653 53
Gross premiums due and unreported on policies in force	$446,125 00	
Gross deferred premiums on policies in force	935,203 00	
Total	$1,381,328 00	
Deduct average loading (20 per cent)	276,265 60	
Net amount of uncollected and deferred premiums		1,105,062 40
Total of invested and other assets		$52,754,316 10
Deduct items not admitted		391,062 29
Total admitted Assets		$52,363,253 81

Items not admitted.

Commuted commissions	$112,515 15	
Agents' balances	278,517 14	
Total items not admitted		$391,062 29

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		$40,418,836 00
Claims for death losses due and unpaid	$27,805 00	
Claims for death losses and matured endowments not due	169,414 58	
Total policy claims		197,219 58
Dividends or surplus, or other description of profits due policyholders		96,384 09
Liability on lapsed policies		60,235 15
Liabilities on policyholders' account		$40,772,674 73
Gross surplus on policyholders' account:		
Exclusively belonging to Tontine policyholders		5,689,233 00
Belonging to other than Tontine policyholders		5,901,346 08
Total Liabilities		$52,363,253 81

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life polices	57,671	$201,862,047
Endowment policies	7,261	24,344,414
All other policies	748	1,942,774
Reversionary additions	.....	4,680,385
New policies issued during the year:		
Whole life policies	15,734	67,206,409
Endowment policies	2,011	9,294,569
All other policies	225	592,714
Old policies revived during the year:		
Whole life policies	512	2,057,050
Endowment policies	78	268,200
All other policies	6	17,500
Additions by dividends during the year	.....	1,693,314
Total number and amount	84,246	$313,959,376
Deduct policies decreased and ceased to be in force	9,050	38,798,788
Total policies in force at the end of the year	75,196	$275,160,588

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	66,151	$239,368,526
Endowment policies	8,202	28,924,739
All other policies	843	1,952,638
Reversionary additions	.....	4,914,685
Total policies in force at the end of the year	75,196	$275,160,588

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	844	$3,072,232
By maturity (endowment)	165	532,568
By expiry (term)	19	147,250
By surrender	1,236	6,202,788
By lapse	4,080	15,052,540
Not taken	2,706	13,791,410
Totals	9,050	$38,798,788

VIII. BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1882	15,450	$59,184,132
Policies issued during 1883	2,513	13,025,990
Total	17,963	$72,210,122
Deduct policies ceased to be in force during 1883	1,479	7,918,090
Policies in force in New York December 31, 1883	16,484	$64,292,032

	Number.	Amount.
Losses and claims unpaid December 31, 1882	13	$28,550
Losses and claims incured during 1883	198	822,993
Total	211	$851,543

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	203	$833,678

Premiums collected or secured in New York during the year, without any deduction for losses, dividends, commissions or other expenses $2,108,450 80

GERMANIA LIFE INSURANCE COMPANY.

No. 287 Broadway, New York.

[Incorporated April 10, 1860; commenced business July 16, 1860.]

HUGO WESENDONCK, *President.* CORNELIUS DOREMUS, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, $200,000.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$1,465,074 70	
Cash received for annuities	26,491 88	
Total premium income		$1,491,566 58
Interest on:		
Mortgage loans		330,155 49
Bonds and dividends on stock		109,274 86
Loans made to policyholders		2,868 71
Discount on claims paid in advance		948 58

Rents from company's property	$64,809 20
Policy fees	645 53
Total Income during the year	$2,000,268 95
Balance of net or ledger assets December 31, 1882	9,594,033 88
Total	$11,594,302 83

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$592,654 12	
Loans or liens used in the payment of the same	482 52	
Cash paid for matured endowments and additions	241,396 89	
Total amount actually paid for losses and endowments		$834,533 53
Cash paid to annuitants		5,118 79
Cash paid for surrendered policies		115,456 28
Cash surrender values, including reconverted additions applied in payment of premiums		12,418 46
Cash dividends paid to policyholders		206,252 75
(*Total paid policyholders* 1,173,779.81)		
Paid stockholders for interest and dividends		24,000 00
Commissions to agents		168,924 97
Salaries and traveling expenses of agents		51,805 56
Medical examiners' fees		14,070 33
Salaries and other compensation of officers and other office employes,		67,110 84
Taxes in State where organized; taxes, licenses, fines and fees in other States		8,788 92
Paid for rent		13,321 62
Commuting commissions		1,391 83
Paid for furniture and fixtures and safes for home and agency offices		84 05
Advertising and printing		11,253 25
All other items, viz. : Stationery, postage, expressage, exchange, law and other expenses, etc		24,103 35
(*Total miscellaneous expenses* $384,854.72)		
Disbursements during the year, deducted from above total		$1,558,634 53
Balance December 31, 1883		$10,035,668 30

Invested as follows :

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$1,286,073 16
Loans secured by mortgages on real estate, first liens	5,871,844 36

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
United States bonds	$87,000 00	$108,641 25	$100,000 00	100,000 00
Loans made in cash to policyholders on the company's policies				71,171 96

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States bonds	$1,228,524 89	$1,323,217 50	
Virginia State bonds	12,945 00	11,700 00	
Mississippi State bonds	7,500 00	8,500 00	
New York city bonds	155,343 75	173,125 00	
New York city stock	245,399 25	269,750 00	
New York county assessment fund	25,767 50	27,000 00	
Brooklyn city loan	161,170 28	201,950 00	
Newark city bonds	20,100 00	18,150 00	
New York, Lake Erie and Western Ry. bonds	271,612 50	270,510 00	
Albany and Susquehana R. R. bonds	123,000 00	121,500 00	
Lake Shore and Michigan Southern Ry. bonds	59,637 50	59,562 50	
St. Paul, Minneapolis and Manitoba Ry. bonds	135,187 50	135,625 00	
Delaware and Hudson Canal Co. bonds	44,187 50	44,362 50	
Northern Pacific Terminal Co. of Oregon, bonds	51,250 00	51,250 00	
Total (carried out at cost value)	$2,541,625 67	$2,716,202 50	2,541,625 67

Cash in office, $3,323.02; in transit since received, $45,357.39; total		$48,680 41
Cash in bank and with the Bavarian government		116,272 74
Total net or invested assets as per balance		$10,035,668 30
Deduct depreciation from cost of real estate		90,465 90
Total net or invested assets, less depreciation		$9,945,202 40

V. OTHER ASSETS.

Interest due and accrued on :		
Bonds and mortgages		$44,806 27
Bonds and stocks owned		10,746 66
Collateral loans		38 88
Rents due and accrued on company's property or lease		8,750 00
Market value of bonds and stocks over cost		174,576 83
Gross premiums due and unreported on policies in force	$50,792 06	
Gross deferred premiums on policies in force	222,001 18	
Total	$272,793 24	
Deduct average loading (20 per cent)	54,558 65	
Net amount of uncollected and deferred premiums		218,234 59
Total admitted assets		$10,402,355 63

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		8,833,692 00
Claims for death losses and matured endowments due and unpaid	$22,140 24	
Claims for death losses not due	92,495 24	
Claims for death losses and other policy claims resisted	25,134 14	
Total policy claims		139,769 62
Dividends or surplus, or other description of profits due policyholders		39,456 49
Accrued on account of rents		1,750 00
All other liabilities: Premiums paid in advance and reserve for extra risks and policies lapsed, liable to be surrendered		29,376 18
Liabilities on policyholder's account		$9,044,044 29
Gross surplus on policyholder's account:		
Exclusively belonging to Tontine policyholders		34,572 40
Belonging to other than Tontine policyholders		1,323,738 94
Total Liabilities		$10,402,355 63

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS CLASSIFIED.

	Number.	Amount.
Policies in force at the commencement of the year, including additions :		
Whole life policies	13,480	$25,047,116
Endowment policies	7,222	10,724,491
All other policies	424	1,123,541
New policies issued during the year :		
Whole life policies	422	1,298,127
Endowment policies	1,677	2,828,804
All other policies	123	344,500
Old policies revived during the year :		
Whole life policies	3	2,071
Endowment policies	3	785
Old policies increased.		
Endowment policies	3	.....

Additions by dividends during the year:

Whole life policies		$42,398
Endowment policies		14,140
Total number and amount	23,357	$41,425,973
Deduct policies decreased and ceased to be in force	1,604	3,272,310
Total policies in force at the end of the year	21,753	$38,153,663

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	13,163	$24,716,481
Endowment policies	8,107	12,190,069
All other policies	483	1,247,113
Total policies in force at the end of the year	21,753	$38,153,663

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	349	$606,072
By maturity (endowment)	117	251,357
By expiry (term)	16	16,516
By surrender	422	811,940
By lapse	447	875,393
By change and decrease	6	44,980
Not taken	247	666,052
Totals	1,604	$3,272,310

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	5,050	$9,855,707
Policies issued during 1883	161	352,192
Total	5,211	$10,207,899
Deduct policies in force during 1883	184	347,688
Policies in force in New York December 31, 1883	5,027	$9,860,211

	Number.	Amount.
Industrial policies	8,402	$927,154 00

	Number.	Amount.
Losses and claims unpaid December 31, 1883	13	$41,290 55
Losses and claims incurred during 1883	79	190,920 32
Industrial	109	8,618 33
Total	201	$240,829 20

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	187	$193,592 49

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses $405,335 12

HOME LIFE INSURANCE COMPANY.

No. 179 Montague Street, Brooklyn, N. Y.

[Incorporated April 30, 1860; commenced business May 1, 1860.]

GEORGE C. RIPLEY, *President.* JOSEPH P. HOLBROOK, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, $125,000.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$423,258 01	
Notes and loans taken for premiums	123,217 47	
Total premium income (new, $105,038.91; renewal, $441,436.57),		$546,475 48
Interest on:		
Mortgage loans, on bonds and dividends on stock		216,159 08
Premium notes, loans or liens		41,668 80
Rents from company's property		2,677 91
Total Income during the year		$806,981 27
Balance of net or ledger assets December 31, 1882		4,963,097 06
Total		$5,770,078 33

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$192,927 20	
Premium notes and loans used in payment of the same	12,993 80	
Cash paid for matured endowments and additions	84,044 00	
Premium notes and loans used in payment of the same	10,492 00	
Total amount actually paid for losses and endowments		$300,457 00
Cash paid to annuitants		797 35
Cash paid for surrendered policies		30,963 93
Premium notes and loans used in purchase of surrendered policies and voided by lapse		25,927 48
Cash dividends paid to policyholders		36,626 45
Premium notes and loans used in payment of dividends		75,442 69
(*Total paid policyholders*	$470,214 90)	
Paid stockholders for interest or dividends		15,000 00
Commissions to agents		67,665 92
Salaries and traveling expenses of agents		28,206 28
Medical examiners' fees		5,279 00
Salaries and other compensation of officers and other office employes,		35,236 47
Taxes in State where organized, taxes, licenses, fines and fees in other States		4,927 47
Paid for rent		7,379 68
Advertising		4,318 31
All other items, viz.: Printing, postage, stationery, law and office expenses		14,596 10
(*Total miscellaneous expenses*	$182,609 23)	
Disbursements during the year, deducted from above total		$652,824 13
Balance December 31, 1883		$5,117,254 20

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$243,252 87
Loans secured by mortgages on real estate, first liens	944,600 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Nassau Nat Bank of Brooklyn st'k,	$2,500 00	$4,750 00	$2,000 00
Home Fire Insurance Co. stock....	5,000 00	8,000 00	15,000 00
Union Trust Co. stock.....	10,000 00	35,000 00	
Nassau Nat. Bank of Brooklyn st'k,	2,000 00	3,800 00	1,400 00
Prospect Park bonds.....	1,000 00	1,300 00	1,000 00
Brooklyn City R. R. stock.....	1,000 00	2,100 00	
Brooklyn Bank stock.....	1,000 00	1,200 00	
New York Gas-Light Co. stock.....	7,600 00	10,260 00	
Brooklyn Gas Co. stock.....	2,025 00	2,572 00	14,500 00
Union Ferry Co. stock.....	500 00	750 00	
Long Island Safe Dep. Co. stock....	1,000 00	1,000 00	
St. Louis & Iron Mount'n mort. bds.	3,000 00	3,210 00	
German-American Ins. Co. stock...	5,000 00	9,000 00	
Nassau National Bank stock.... ...	14,500 00	27,550 00	50,000 00
N.Y , Chicago & St. Louis mort. bds.	30,000 00	30,000 00	
Central ational Bank stock.....	80,300 00	100,375 00	110.000 00
Fourth National Bank stock.....	28,500 00	36,480 00	
Pittsb'gh, Ft. W. & Chic. R. R. stk.	10,000 00	13,300 00	3,000 00
Central Trust Co. stock	25,000 00	62,500 00	
Rensselaer & Saratoga R. R. stock..	30,000 00	42,000 00	
Southern & Atlantic Tel. Co. stock,	25,000 00	25,000 00	100,000 00
Brooklyn Gas-Light Co. stock.....	7,500 00	9,525 00	
N. Y. C. & H. R. R. R. stock.....	10,000 00	11,200 00	
Nassau National Bank stock.....	10,000 00	19,000 00	
Brooklyn City R. R. stock.....	6,560 00	13,776 00	3,500 00
Susp, Br. & Erie Junc. mort. bds...	20,000 00	20,000 00	
Lafayette, Bloomington & Muncie mortgage bonds.....	15,000 00	13,800 00	40,000 00
Houston & Texas mortgage bonds,	20,000 00	21,200 00	
American Exchange Nat. Bank stk.	3,000 00	3,840 00	2,100 00
Standard Fire Ins. Co. stock.....	500 00	500 00	
Long Island Bank stock.....	1,500 00	1,695 00	
Central Park, N. & E. R. R. R. stk.	4,500 00	6,525 00	
Nassau National Bank stock.....	2,000 00	3,800 00	
Home Fire Ins. Co. stock	3,000 00	4,800 00	
Broadway Ins. Co. stock.....	1,100 00	1,925 00	21,500 00
Twenty-third Street Ry. stock.....	1,500 00	2,475 00	
Christopher Street Ry. stock	4,000 00	4,420 00	
Brooklyn Bank stock.....	1,950 00	2,340 00	
Franklin and Emporium Ins. Co. stk	1,000 00	1,100 00	
New York Mut. Gas-Light Co. stock	1,500 00	1,500 00	
New York Gas-Light Co. stock	4,000 00	5,400 00	4,000 00
Pennsylvania Coal Co. stock.... ...	10,000 00	26,000 00	
International Ocean Tel. Co. stock.	10,000 00	10,000 00	15,000 00
National Bank of Commerce stock..	1,300 00	1,950 00	
Lake Shore & Mich. South. R. R. stk	7,000 00	6,600 00	5,100 00
Metropolitan National Bank stock..	110,000 00	161,700 00	
Central Trust Co. stock.....	10,000 00	25,000 00	
Atlantic State Bank stock.....	29,000 00	58,000 00	350,000 00
East Tenn., Virginia and Ga. bonds,	25,000 00	17,500 00	
New York, Chi. & St. Louis bonds.	200,000 00	200,000 00	
Chicago, B. and Quincy R. R. stock.	160,000 00	190,400 00	175,000 00
Western Union Tel. Co. stock.....	20,000 00	14,600 00	
East Tenn., Virginia & Ga., bonds.	225,000 00	159,750 00	180,000 00
Peoria, Decatur & Evansville bonds	63,000 00	59,850 00	
N. Y., Chi. & St. L., first mort. bds.	35,000 00	35,000 00	125,000 00
Han. & St. Jo., 1st consolidated bds.	100,000 00	110,000 00	
St. Paul, Minn. & Man. R. R. stock,	70,000 00	65,800 00	75,000 00
Canadian Pacific R. R. stock	50,000 00	27,000 00	
Phil. & Read. 6 per ct. conv. scrip..	50,000 00	50,000 00	
Erie Gold Income bonds	14,400 00	14,400 00	
Del., Lack. & West. R. R. stock....	50,000 00	58,000 00	
Phil. & Read. R. R. pref'd stock....	25,000 00	18,750 00	
North. Pacific R. R. pref'd stock...	40,000 00	22,000 00	
North. Pacific R. R. com. stock.....	100,000 00	26,000 00	230,000 00
Erie R. R. com. stock	80,000 00	20,800 00	
Erie R. R. pref'd stock.....	10,000 00	8,000 00	
Bur., Ced. Rap. & North. R. R. stck.	50,000 00	42,000 00	
Ev. & Terre H. 1st consolidated bds.	46,000 00	44,620 00	
Louisville and Nashville Trust bds.	55,000 00	44,000 00	
Evansville & Terre H. R. R. stock..	10,000 00	4,600 00	
Rens. & Sar. R. R. stock.	6,000 00	8,400 00	
Evansville & Terre Haute bonds ...	8,000 00	7,760 00	
Houst. & Texas Cen. Consol. bonds,	10,000 00	10,600 00	
Union Pacific bonds.....	20,000 00	22,600 00	100,000 00
Chi., Mil. & St. Paul. Consol. bonds,	2,000 00	2,400 00	
Chi., Bur. & Quincy R. R. stock....	30,000 00	35,700 00	
Chi., Bur. & Quin. Debenture bd...	20,000 00	18,200 00	
Oregon R'way & Nav. Co. stock....	10,000 00	9,300 00	
Total amounts	$2,165,235 00	$2,205,648 00	$1,623,100 00

	$1,623,100 00
Premium notes and loans on policies in force	713,387 60

Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States bonds	$877,728 13	$982,600 00	
Kings County bonds	100,800 00	106,000 00	
Brooklyn City bonds	329,572 50	410,000 00	
New York, Chicago and St. Louis R. R. bonds	99,412 50	100,000 00	
New York, Lake Erie & Western R. R. bonds	97,083 75	90,900 00	
Total (carried out at cost value)	$1,504,596 88	$1,689,500 00	$1,504,596 88
Cash in office and in bank			83,730 58
Bills receivable			2,900 00
Agents' ledger balances			1,686 27
Total net or invested assets as per balance			$5,117,254 20

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		5,783 83
Bonds and stocks owned		2,546 67
Collateral loans		17,467 89
Rents due and accrued on company's property or lease		1,531 83
Market value of bonds and stocks over cost		184,903 12
Gross premiums due and unreported on policies in force	$65,125 75	
Gross deferred premiums on policies in force	33,176 54	
Total	$98,302 29	
Deduct average loading (20 per cent)	19,660 45	
Net amount of uncollected and deferred premiums		78,641 84
Total of invested and other assets		$5,408,129 38
Deduct items not admitted		4,586 27
Total admitted Assets		$5,403,543 11

Items not admitted.

Agents' balances	$1,686 27
Bills receivable	2,900 00
Total items not admitted	$4,586 27

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$3,790,903 00	
Value of reversionary additions	12,118 00	
Net reinsurance reserve		$3,803,021 00
Claims for death losses not due	$34,845 00	
Claims for death losses and other policy claims resisted	3,000 00	
Total policy claims		37,845 00
Dividends or surplus, or other description of profits due policyholders		16,267 02
Premiums paid in advance		675 75
Liabilities on policyholders' account		$3,857,808 77
Gross surplus on policyholders' account		1,545,734 34
Total Liabilities		$5,403,543 11

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1882	$739,189 22	
Premium notes, loans or liens received during 1883	123,217 47	
Total		$862,406 69

Deductions during the year as follows, viz.: Notes, loans or liens used in—

Payment of losses or claims	$23,485 80	
Purchase of surrendered policies and canceled by lapse	25,927 48	
Payment of dividends to policyholders	75,442 69	
Redeemed by maker in cash	24,163 12	
Total reduction of premium note account		$149,019 09
Balance of note assets December 31, 1883		$713,387 60

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	6,744	$13,008,460
Endowment policies	1,519	2,671,969
All other policies	10	15,985
New policies issued during the year:		
Whole life policies	797	1,643,261
Endowment policies	798	1,359,880
All other policies	1	.....
Old policies revived during the year:		
Whole life policies	16	43,500
Endowment policies	6	11,000
Old policies increased in amount:		
Whole life policies	.....	500
Endowment policies	.....	2,000
Additions by dividends during the year:		
All other policies	.....	5,403
Total number and amount	9,891	$18,761,958
Deduct policies decreased and ceased to be in force	998	1,887,312
Total policies in force at the end of the year	8,893	$16,874,646

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	6,899	$13,373,745
Endowment policies	1,984	3,479,513
All other policies	10	31,388
Total policies in force at the end of the year	8,893	$16,874,646

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount
Terminated by death	97	$205,921
By maturity (endowment)	56	94,536
By surrender	393	836,250
By lapse	284	435,500
By change and decrease	.....	25,400
Not taken	168	289,705
Totals	998	$1,887,312

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	1,626	$3,732,346
Policies issued during 1883	205	445,721
Total	1,831	$4,178,067
Deduct policies ceased to be in force during 1883	157	328,120
Policies in force in New York December 31, 1883	1,674	$3,849,947

	Number.	Amount.
Losses and claims unpaid December 31, 1883	5	$10,007 00
Losses and claims incurred during 1883	44	93,270 00
Total	49	$103,277 00

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	44	$94,770 00

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions, or other expenses: Cash, $94,494.56; notes or credits, $22,059.52; total.. $116,554 08

HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY.

No. 257 Broadway, New York.

[Incorporated and commenced business July 18, 1868.]

EDWIN M. KELLOGG, *President.* FRANK B. MAYHEW, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, $100,000.

II. INCOME DURING 1883.

Total premium income		$95,380 11
Interest on:		
Mortgage loans		18,566 48
Bonds and dividends on stock		14,896 33
Premium notes, loans and liens		580 94
Other debts due the company		534 39
Rents from company's property		1,337 54
Profits on bonds, stocks or real estate sold		6,892 20
Total Income during the year		$138,193 99
Balance of net or ledger assets December 31, 1882		660,056 02
Total		$798,250 01

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$39,437 90	
Cash paid for matured endowments and additions	1,807 00	
Total amount actually paid for losses and endowments		$41,244 90
Cash paid for surrendered policies		24,429 34

Cash rebates paid to policyholders	$4,851 00
(*Total paid policyholders* $70,525.24)	
Paid stockholders for interest or dividends	7,000 00
Salaries, traveling expenses and commissions to agents	18,352 22
Medical examiners' fees	2,412 21
Salaries and other compensation of officers and other office employes	12,091 90
Taxes in State where organized, $420.32; taxes, licenses, fines and fees in other States, $750.45	1,170 77
Paid for rent	2,590 00
Commuting commissions	238 48
Paid for furniture and fixtures and safes for home and agency offices,	197 25
Advertising	545 72
All other items, viz.: Printing and supplies, $5,325.14; postage, $2,196.94; law expenses, $1,524.18; real estate expenses, $50.50; expense account, $3,973.92; total	13,070 68
(*Total miscellaneous expenses* $57,669.23)	
Disbursements during the year, deducted from above total	$128,194 47
Balance December 31, 1883	$670,055 54

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$32,500 00
Loans secured by mortgage on real estate, first liens	247,400 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Fifth Nat. Bk. of New York stock,	$3,300 00	$5,940 00	$4,300 00	
Farragut Fire Ins. Co. of N. Y. st'k,	1,000 00	1,185 00	650 00	
Hamilton Fire Ins. Co. of N. Y. st'k,	900 00	1,017 00	500 00	
Phenix Ins. Co. of N. Y. stock	10,000 00	15,000 00	5,000 00	
Williamsburgh City Fire Insurance Co. of New York stock	1,000 00	2,060 00	1,000 00	
Adams Express Co. of N. Y. stock	1,300 00	1,300 00		
Niagara Fire Ins. Co. of N. Y. st'k,	650 00	877 50		
E. B'way, Dry Dock & Bat. R. R. st'k,	1,000 00	2,700 00		
Crown Manuf. Co. of N. Y. stock	8,100 00	8,100 00	8,500 00	
Firemen's Trust Fire Insurance Co. of New York stock	500 00	375 00		
Chicago & N. W. R. R. Co. pref. st'k,	1,000 00	1,430 00		
Bleecker Street and Fulton Ferry R. R. Co. of New York stock	2,600 00	650 00	500 00	
Second Av. R. R. Co. bond	1,000 00	1,080 00	750 00	
Total amounts	$32,350 00	$41,714 50	$21,200 00	
				21,200 00
Loans made in cash to policyholders on the company's policies				9,262 20

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$157,375 00	$173,600 00	
New York City bonds	10,425 00	13,250 00	
Brooklyn City, N. Y., bond	1,000 00	1,200 00	
Buffalo City, N. Y., bond	1,000 00	1,100 00	
Arcadia Town, Wayne county, N. Y., bond	5,000 00	5,500 00	
Second Avenue R. R. Co. of New York City, bonds,	5,000 00	5,350 00	
Dry Dock, East Broadway and Battery R. R. Co. of New York City, bonds	2,500 00	2,875 00	
Central Park, North and East River R. R. Co. of New York City, bond	1,000 00	1,190 00	
Bleecker Street and Fulton Ferry R. R. Co. of New York City, bonds	6,790 23	6,960 00	
South Ferry R. R. Co. of New York City, bonds	19,000 00	20,900 00	
Pelham Town, Westchester county, N. Y., bond	250 00	250 00	
Twenty-third Street R. R. Co. of N. Y. City, stock,	11,877 50	11,900 00	
Second Avenue R. R. Co. of New York City, stock,	74,107 50	76,650 00	
Central Park, North and East River R. R. Co. of New York City, stock	35,278 50	35,478 00	
Total (carried out at cost value)	$330,603 73	$356,203 00	
			330,603 73

Cash in office, $372.54; in bank, $28,360.02; total		$28,732 56
Bills receivable		89 54
Agents' ledger balances		267 51
Total net or invested assets as per balance		$670,055 54

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		2,423 67
Bonds and stocks owned		1,197 64
Collateral loans		318 90
Premium notes, loans or liens		164 73
Rents due and accrued on company's property or lease		156 00
Market value of bonds and stocks over cost		25,599 27
Gross premiums due and unreported on policies in force	$5,675 17	
Gross deferred premiums on policies in force	22,391 14	
Total	$28,066 31	
Deduct average loading (20 per cent)	5,613 27	
Net amount of uncollected and deferred premiums		22,453 04
Total of invested or other assets		$725,368 79
Deduct items not admitted		357 05
Total admitted assets		$725,011 74

Items not admitted.

Agents' balances	$267 51
Bills receivable	89 54
Total items not admitted	$357 05

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883 computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$556,085 00	
Deduct net value of risks reinsured	7,962 00	
Net reinsurance reserve		$548,123 00
Claims for death losses and matured endowments not due	$3,500 00	
Claims for death losses and other policy claims resisted	12,342 77	
Total policy claims		15,842 77
All other liabilities, viz.: Premiums paid in advance, $201.63; equity reserve against lapsed policies, $6,000.00; investment reserve to guard against possible depreciation of assets, $7,000.00; personal accounts, $357.05; miscellaneous, $1,200.00; total		14,758 68
Liabilities on policyholders' account		$578,724 45
Gross surplus on policyholders' account		146,287 29
Total Liabilities		$725,011 74

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	3,634	$2,323,977
Endowment policies	453	381,043
All other policies	183	374,948
New policies issued during the year:		
Whole life policies	6,594	853,496
Endowment policies	164	45,716
All other policies	24	53,748

Old policies revived during the year:

	Number.	Amount.
Whole life policies	3	$2,600
Endowment policies	1	1,000

Additions by dividends during the year:

Whole life policies	.....	132
Endowment policies	.....	63
Total number and amount	11,056	$4,036,723
Deduct policies decreased and ceased to be in force	3,292	734,547
Total policies in force at the end of the year	7,764	$3,302,176

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	7,071	$2,598,761
Endowment policies	529	361,512
All other policies	164	341,903
Total policies in force at the end of the year	7,764	$3,302,176

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	47	$35,610
By maturity (endowment)	6	3,649
By expiry (term)	34	61,266
By surrender	72	100,814
By lapse	2,326	406,958
By change and decrease	33	20,727
Not taken	774	105,523
Totals	3,292	$734,547

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	2,618	$1,245,822
Policies issued during 1883	6,020	708,225
Total	8,638	$1,954,047
Deduct policies ceased to be in force during 1883	2,868	520,554
Policies in force in New York December 31, 1883	5,770	$1,433,493

	Number.	Amount.
Losses and claims unpaid December 31, 1882	2	$8,759
Losses and claims incurred during 1883	32	10,153
Total	34	$18,912

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	30	$12,824

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions, or other expenses $36,775 09

MANHATTAN LIFE INSURANCE COMPANY.

No. 156 BROADWAY, NEW YORK.

[Organized 1850; commenced business August 1, 1850.]

HENRY STOKES, *President.* HENRY Y. WEMPLE, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, $100,000.

II. INCOME DURING 1883.

Cash received for premiums without deductions	$901,066 77	
Notes and loans taken for premiums	58,346 25	
Premiums paid by dividends, including reconverted additions and surrendered policies	49,008 53	
Total premium income		$1,008,421 55
Interest on:		
Mortgage loans		170,516 29
Bonds and dividends on stock		49,790 00
Premium notes, loans or liens		95,734 13
Other debts due the company		222,652 69
Discount on claims paid in advance		3,601 37
Rents from company's property		52,288 92
Profits on bonds, stocks, or real estate sold		33,044 24
Total Income during the year		$1,636,049 19
Balance of net or ledger assets December 31, 1882		10,265,632 60
Total		$11,901,681 79

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$647,720 33	
Premium notes and loans used in payment of the same	39,450 67	
Cash paid for matured endowments and additions	115,536 26	
Premium notes and loans used in payment of the same	16,292 74	
Total	$819,000 00	
Deduct amount awaiting claimant	125 00	
Total amount actually paid for losses and endowments		$818,875 00
Cash paid to annuitants		4,137 06
Cash paid for surrendered policies		95,616 11
Premium notes and loans used in purchase of surrendered policies and voided by lapse		42,250 18
Cash dividends paid to policyholders		188,344 54
Premium notes and loans used in payment of dividends		7,777 93
(*Total paid policyholders* $1,157,000 82)		
Paid stockholders for interest or dividends		40,000 00
Commissions to agents		100,861 67
Salaries and traveling expenses of agents		9,328 61
Medical examiners' fees		8,349 33
Salaries and other compensation of officers and other office employes		59,885 27
Taxes in State where organized, taxes, licenses, fines and fees in other States		9,888 02
Paid for rent		10,500 00
Paid for furniture and fixtures and safes for home and agency offices		9,675 88
Advertising		11,402 75

All other items, viz.: Expenses on real estate, $40,652.74; law, agency and office expenses, $16,494.67; profit and loss account, $1,138.56; total $58,285.97
(*Total miscellaneous expenses*..... $318,177.49)

Disbursements during the year, deducted from above total.... $1,475,178 31

Balance December 31, 1883..... $10,426,503 48

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$962,895 94
Loans secured by mortgages on real estate, first liens.....	2,781,162 76

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Shoe and Leather Bank stock.....	$12,500 00	$15,625 00	$12,000 00
Citizens' Gas Co., Brooklyn, stock..	1,200 00	1,080 00	1,500 00
Metropolitan Gas Co., B'lyn, stock,	200 00	182 00	
Metropolitan Gas Co., N. Y., stock.	1,000 00	2,000 00	
Union Trust Co. stock.....	2,000 00	6,900 00	6,000 00
Citizens' Bank stock	1,000 00	1,250 00	
Citizens' Insurance Co. stock	1,000 00	1,500 00	1,000 00
N. Y. Cen. and H. R. R. R. stock...	150,000 00	168,000 00	150,000 00
Lake S. and Mich. South. R. R. st'k,	17,500 00	16,625 00	16,000 00
Del., Lack. and West. R. R. stock..	3,000 00	3,480 00	
Western Union Tel. Co. stock... ..	10,000 00	7,400 00	6,444 11
Northern Pacific R. R. bonds.....	10,000 00	10,300 00	
Oregon R'way & Nav. Co. bonds ...	5,000 00	5,400 00	29,962 50
Kansas Pacific R. R. bonds.	7,000 00	7,560 00	
Oregon R'way & Nav. Co. stock....	15,000 00	13,800 00	
Boston & N. Y. Air Line pref. st'k,	5,000 00	4,000 00	3,000 00
Mercantile Trust Co. stock	100,000 00	130,000 00	200,000 00
Cen. Park, N. & E. River R. R. st'k,	100,000 00	141,000 00	
Chi., Mil. & St. Paul R. R. bonds..	94,000 00	107,300 00	100,000 00
Tol., Wabash & West. R. R. bonds,	15,000 00	12,750 00	
Michigan Central R. R. stock.....	10,000 00	8,500 00	15,000 00
Lake S. & Mich. South. R. R. stock,	10,000 00	9,500 00	
N. Y. Cen. and H. R. R. R. stock ..	140,000 00	156,800 00	146,000 00
Lake S. & Mich. South. R. R. stock,	10,000 00	9,500 00	
Weehawken Docks stock.....	55,000 00	55,000 00	35,000 00
N. Y., Lake E. & West. R. R. b'ds,	10,000 00	12,700 00	
Pacific R. R. of Missouri bonds.....	5,000 00	5,300 00	
N. Y., L. E. & W. R. R. pref. stock,	10,000 00	7,700 00	
St. Paul and Sioux City R. R. bonds	12,000 00	13,600 00	
N. Y., Chi. & St. Louis R. R. bonds,	5,000 00	5,100 00	100,000 00
N. Y., West S. & Buf. R. R. bonds,	25,000 00	17,200 00	
Chi. and Northwestern R. R. stock,	35,000 00	40,600 00	
Missouri Pacific R. R. stock	20,000 00	17,500 00	
Del., Lack. and West. R. R. stock..	5,000 00	5,800 00	
New York, Prov., & Bost. R. R. stk	9,200 00	14,800 00	
Chicago, Mil, & St. Paul R. R. stock,	110,000 00	101,200 00	100,000 00
Central R. R., New Jersey, bonds..	4,500 00	4,700 00	
Canada Southern R. R. bonds.....	15,000 00	14,700 00	
New York, Lake Erie & West. bds.	8,000 00	7,400 00	
New York, L. E. & W. prfd. stock..	20,000 00	15,400 00	100,000 00
St. Louis, K. City & N. R. R. bonds.	10,000 00	10,800 00	
Western Union Tel. Co. stock.....	100,000 00	74,000 00	
St. Paul, Min. & Man. R. R. bonds.	5,000 00	6,100 00	
St. Paul & S. C. R. R. 1st mtge. bds.	10,000 00	11,400 00	
Central R. R. of New Jersey bonds.	5,000 00	5,700 00	
Chicago, R. I. & Pac. R. R. stock...	10,000 00	11,600 00	
Chicago and Alton R. R. stock.....	10,000 00	13,200 00	
New York, Lack. & W. R. R. stock.	10,000 00	8,400 00	100,000 00
Chicago, Mil. & St. Paul R. R. bds..	2,000 00	1,900 00	
Chi., St. Paul, M. & Omaha cons. bds	1,000 00	1,000 00	
Wabash, St. Louis & Pacific bonds.	38,000 00	29,200 00	
New York Central & H. R. R. stock.	30,000 00	33,600 00	
Western Union Tel. Co. stock.....	4,000 00	2,900 00	
Missouri, Kansas and Texas bonds..	2,000 00	1,600 00	
Western Union Tel. Co. stock.....	30,000 00	22,200 00	
Lake Shore & Mich. S. R. R. stock..	10,000 00	9,400 00	
Chicago & Northwestern R. R. st'k..	10,000 00	11,600 00	
Missouri Pacific R. R. stock	40,000 00	35,000 00	100,000 00
Central Pacific R. R. stock	11,000 00	7,100 00	
Bankers & Merch. Tel. Co. stock...	10,000 00	11,900 00	
Texas and Pacific R. R. bonds.....	8,000 00	5,600 00	
Central Iowa bonds	15,000 00	12,000 00	

	Par value.	Market value.	Amount loaned.
Lehigh and Wilkesbarre bonds.....	$5,000 00	$5,100 00	
Central Pacific R. R. stock.....	10,000 00	6,400 00	
Lehigh & Wilkesbarre inc. bonds..	5,000 00	3,400 00	
Chicago, Mil. & St. Paul R. R. st'k.	70,000 00	64,700 00	
Wabash, St. Louis & Pacific bonds..	10,000 00	8,500 00	$100,000 00
New York, W. S. & Buffalo bonds..	25,000 00	17,300 00	
East Tenn., Virginia and Ga. bonds	10,000 00	7,400 00	
Atchison, Col. and Pacific bonds....	8,000 00	7,300 00	
Missouri, Kan. & Tex. cons. bonds.	4,000 00	4,300 00	
Missouri Pacific stock.....	110,000 00	96,200 00	
Western Union Tel Co. stock.....	190,000 00	140,600 00	200,000 00
N. Y., L. Erie & West. R. R. stock.	10,000 00	7,700 00	
Gold and Stock Tel. Co. bonds.....	10,000 00	10,000 00	
Chi., R. I. and Pacific R. R. stock ..	40,000 00	46,400 00	
Chi. and Northwestern gold bonds..	10,000 00	12,400 00	
Central Pacific R. R. stock	20,000 00	12,800 00	168,600 00
Chi. and Northwestern R. R. stock,	10,000 00	14,400 00	
Lake S. & Mich. South. R. R. stock	10,000 00	9,500 00	
Western Union Tel. Co. stock.....	10,000 00	7,400 00	
Chi., R. I. and Pacific R. R. stock..	10,000 00	11,600 00	
United States bonds	13,000 00	14,900 00	
Chi., Mil. and St. Paul R. R. stock..	30,000 00	27,700 00	
Michigan Central R. R. stock.....	10,000 00	8,500 00	
Western Union Tel. Co. stock.....	30,000 00	22,200 00	100,000 00
N. Y., Lake E. & West. R. R. stock,	10,000 00	2,700 00	
N. Y. Cen. & H. R. R. R. stock.....	20,000 00	22,400 00	
Northern Pacific bonds.....	10,000 00	10,500 00	
Central Pacific R. R. stock	30,000 00	19,200 00	
Winona & St. Peter's 1st mort. b'ds	100,000 00	108,000 00	100,000 00
Wabash, St. L. and Pacific bonds...	20,000 00	17,000 00	
Western Union Tel. Co. stock.....	30,000 00	22,200 00	
Wabash, St. L. and Pacific bonds...	5,000 00	3,800 00	
Lehigh and Wilkesbarre bonds.....	5,000 00	5,500 00	
Wabash, St. L. & Pacific F'd bonds,	5,000 00	3,700 00	100,000 00
C., C., C. and I. R. R. stock	10,000 00	6,500 00	
Missouri Pacific R. R. stock.....	50,000 00	43,700 00	
Chi., St. Paul, M. & O. R. R. stock.	10,000 00	9,200 00	
Chi., Mil. and St. Paul R. R. stock..	10,000 00	9,200 00	
Chi., Mil. and St. Paul R. R. stock .	12,500 00	11,500 00	
Chi., St. Paul, M. & O. R. R. stock.	10,000 00	9,200 00	
Wabash, St. L. & Pacific R. R. b'ds,	2,000 00	1,500 00	
Chi., R. I. and Paclfic R. R. stock ..	10,000 00	11,600 00	
Western Union Tel. Co. stock.....	40,000 00	29,600 00	100,000 00
L. Shore & Mich. South. R. R. st'k,	20,000 00	19,000 00	
Union Pacific R. R. stock	20,000 00	14,300 00	
Chicago & Northwestern R. R. stk..	20,000 00	23,300 00	
Chicago and Alton R. R. stock.....	1,000 00	1,300 00	
Chicago, B. and Quincy R. R. stock	10,000 00	12,000 00	
Chicago & Northwestern R. R. stk'.	90,000 00	105,300 00	100,000 00
Missouri, Kan. & Tex. con. bonds..	2,000 00	1,600 00	
Western Union Tel. Co. stock.....	10,000 00	7,400 00	
Kalm., Allegan & G. R. R. R. bonds	5,000 00	5,800 00	
Northern Pac. first mortgage bds...	1,000 00	1,000 00	
Oregon Ry. & Navigation Co. stock	67,300 00	62,200 00	100,000 00
New York, L. E. & W. R. R. stock..	10,000 00	7,700 00	
Chicago & Northwestern R. R. stk..	37,500 00	43,800 00	
Lake Shore & Mich. S. R. R. stock.	10,000 00	9,500 00	
Chicago and Alton R. R. stock.. ...	10,000 00	13,300 00	
Bankers & Merch. Tel. Co. stock...	10,000 00	11,900 00	100,000 00
Pullman Palace Car Co. stock.....	50 000 00	57,700 00	
Oregon Ry. and Navigation Co. stk.	30,000 00	27,700 00	
Michigan Central R. R. stock.....	10,000 00	8,500 00	
Lake Shore & Mich. S. R. R. stock..	90,000 00	85,500 00	
Chicago, R. I. & Pacific R. R. stock.	10,000 00	11,600 00	100,000 00
Chi., St. Paul, Min. & Omaha bonds.	15,000 00	16,000 00	
Lafayette, Bloom. & Muncie bonds.	2,000 00	1,900 00	
Wabash, St. L. & P. first mtge. bds.	1,000 00	900 00	
Missouri, Kan & Tex. bonds.....	1,000 00	1,000 00	
Michigan Central R. R. bonds.....	4,000 00	4,900 00	
Chicago & Northwestern bonds....	2,000 00	2,100 00	200,000 00
Chicago & Northwestern R. R. stk.	10,000 00	11,700 00	
Michigan Central R. R. stock.....	20,000 00	17,000 00	
Lake Shore & Mich. S. R. R. stock.	220,000 00	209,000 00	
Missouri Pacific first mtge. bonds..	100,000 00	102,000 00	
Western Union Tel. Co stock.....	190,000 00	140,600 00	200,000 00
Chicago, Mil. & St. Paul R. R. stock	80,000 00	74,100 00	
Chicago, Mil. & St. Paul R. R. bonds	18,000 00	21,700 00	
Louisville and Nashville bonds. ...	5,000 00	4,800 00	100,000 00
Western Union Tel. Co. stock.....	30,000 00	22,200 00	
Chic., Mil. & St. Paul R. R. stock..	100,000 00	92,500 00	
Western Union Tel. Co. stock.....	30,000 00	22,200 00	100,000 00
Chicago & Alton R. R. stock.....	5,000 00	6,600 00	
Chic., Mil. & St. Paul R. R. stock..	90,000 00	104,400 00	
Chic., Rock Island & Pac. R. R. stk.	10,000 00	11,600 00	100,000 00

	Par value.	Market value.	Amount loaned.
N. Y. & Boston Air Line prefd. stk.	$10,000 00	$8,000 00	
Missouri, Kansas & Texas bonds...	10,000 00	6,700 00	
Delaware & Hudson Canal Co. stk..	30,000 00	31,500 00	
Chic., Burl'gton & Quincy R. R. stk.	30,000 00	36,000 00	
Jersey City Bonds	5,000 00	5,500 00	
Chicago & Northwestern prefd. stk.	50,000 00	72,000 00	
Central Pacific R. R. stock	16,000 00	10,200 00	
C., C., C. & I. R. R. stock	30,000 00	19,500 00	
Lake Shore & Michigan South. bds	1,000 00	1,000 00	$200,000 00
Metropolitan Elevated R. R. bonds,	1,000 00	1,000 00	
Wabash, St. Louis & Pac gen. bds.	1,000 00	700 00	
Mutual Union Telegraph Co. bonds,	11,000 00	8,900 00	
International & Great Northern bds.	1,000 00	1,000 00	
Western Union Tel. Co. stock	30,000 00	22,200 00	
Gold & Stock Tel. Co. stock	6,500 00	5,500 00	
Union Pacific R. R. stock	4,500 00	3,100 00	
Metropolitan Elevated R. R. bonds,	8,000 00	7,200 00	
Canada Southern R. R. bonds	10,000 00	9,800 00	
Morris & Essex R. R. bonds	1,000 00	1,300 00	
U. S. Express Co. stock	10,000 00	6,000 00	
Oregon Imp. first mort. bonds	1,000 00	800 00	
Union Pacific R. R stock	2,500 00	1,700 00	
N. Y., Lake Erie & West. R. R. bds.	15,000 00	13,800 00	
Houston & Texas bonds	1,000 00	1,000 00	
Western Union Telegraph Co stock,	11,000 00	8,100 00	100,000 00
American Express Co. stock	3,500 00	3,100 00	
Central Pacific R. R. stock	10,000 00	6,400 00	
Chicago & Northwestern R R. stk.	10,000 00	11,700 00	
N. Y., W. Shore & Buffalo R. R. bds.	10,000 00	6,900 00	
Lake Shore & Mich. South. R.R. stk.	12,000 00	11,400 00	
Chicago, Mil. & St. Paul R. R. stk..	15,000 00	13,800 00	
Chicago, St. Paul, Minneapolis & Omaha R. R. preferred stock	28,000 00	25,800 00	
Marine Bank stock	6,500 00	11,300 00	
Second Avenue Railroad stock	28,000 00	58,800 00	
Central Pacific Railroad stock	20,000 00	12,800 00	
St. Louis & San Fran. first pref. st'k,	10,000 00	8,700 00	100,000 00
Gulf, Colorado and Santa Fe bonds,	10,000 00	11,700 00	
St. Louis and San Fran. bonds, B..	5,000 00	4,800 00	
Oregon Railway and Nav. Co. bonds,	5,000 00	5,400 00	
St. Louis, Kan. City & N. R. R. b'ds,	9,000 00	9,600 00	
Delaware, Lack. & W. R. R. stock..	55,000 00	64,000 00	60,000 00
Bankers and Merc'ts' Tel. Co. st'k,	10,000 00	11,900 00	
Chicago, Rock Isl'd & P. R. R. st'k,	10,000 00	11,600 00	
L. Shore & Mich. South'n R. R. st'k,	10,000 00	9,500 00	
Chicago, Mil. & St. Paul R. R. st'k,	10,000 00	9,200 00	
Western Union Tel. Co. stock	20,000 00	14,800 00	
Central R. R. of New Jersey stock..	10,000 00	8,400 00	
Louisville & Nashville R. R. stock,	20,000 00	8,800 00	75,000 00
Chicago, Rock Isl'd & Pacific b'ds..	10,000 00	12,900 00	
Union Pacific Railroad bonds	9,000 00	10,500 00	
Kansas Pacific bonds	1,000 00	1,000 00	
Oregon Railway bonds	2,000 00	2,100 00	
Lehigh & Wilkesbarre bonds	1,000 00	1,000 00	
Total amounts	$4,582,900	$4,467,052	$3,656,906 61

	$3,656,906 61
Premium notes and loans on policies in force	1,286,745 76
Cash in office, $3,935.93; in bank, $557,811.32; total	561,747 25

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States bonds	$513,472 60	$620,000 00	
Virginia State bonds	4,500 00	5,024 00	
New York City stock	247,432 50	283,540 00	
New York County stock	36,805 00	45,560 00	
New York City bonds	78,323 16	82,562 00	
New York County bonds	84,601 90	88,824 00	
Brooklyn Public Park bonds	100,500 00	148,000 00	
Bank of Commerce, New York, stock	4,460 00	7,700 00	
Central Park, North and East R. R. R. bonds	106,950 00	111,600 00	
Total (carried out at cost value)	$1,177,045 16	$1,392,810 00	1,177,045 16

Total net or invested assets as per balance $10,426,503 48

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		$68,475 23
Bonds and stocks owned		4,805 50
Collateral loans		11,063 86
Premium notes, loans or liens		9,165 87
Rents due and accrued on company's property or lease		3,483 81
Market value of bonds and stocks over cost		215,764 84
Gross premiums due and unreported on policies in force	$75,230 61	
Gross deferred premiums on policies in force	89,671 44	
Total	$164,902 05	
Deduct average loading (20 per cent)	32,980 41	
Net amount of uncollected and deferred premiums		131,921 64
Total admitted assets		$10,871,184 23

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		$8,221,427 00
Claims for death losses due and unpaid	$684 14	
Claims for death losses and matured endowments not due	153,642 00	
Claims for death losses and other policy claims resisted	25,500 00	
Total policy claims		179,826 14
Dividends or surplus, or other description of profits to policyholders		57,068 50
All other liabilities		30,000 00
Liabilities on policyholders' account		$8,488,321 64
Gross surplus on policyholders' account:		
Exclusively belonging to Tontine policyholders		23,362 85
Belonging to other than Tontine policyholders		2,359,499 74
Total Liabilities		$10,871,184 23

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$1,358,649 25	
Premium notes, loans or liens received during 1883	58,346 25	
Total		$1,416,995 50
Deductions during the year as follows, viz.: Notes, loans or liens used in		
Payment of losses or claims	$55,743 41	
Purchase of surrendered policies and canceled by lapse	42,250 18	
Payment of dividends to policyholders	7,777 93	
Redeemed by maker in cash	10,462 50	
In hands of agents for collection	14,015 72	
Total reduction of premium note account		130,249 74
Balance of note assets December 31, 1883		$1,286,745 76

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	10,144	$29,328,499
Endowment policies	1,346	3,360,020
All other policies		1,951

New policies issued during the year:

	Number.	Amount.
Whole life policies	713	$1,686,146
Endowment policies	560	1,875,841
All other policies	3	10,000
Total number and amount	12,766	$36,242,457
Deduct policies decreased and ceased to be in force	1,100	3,219,252
Total policies in force at the end of the year	11,666	$33,023,205

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	10,146	$28,881,790
Endowment policies	1,519	4,138,916
All other policies	1	2,499
Total policies in force at the end of the year	11,666	$33,023,205

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	230	$687,171
By maturity	69	131,829
By purchase	146	360,894
By lapse	340	973,609
By change	107	386,929
Not taken	208	678,820
Totals	1,100	$3,219,252

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1882	3,120	$8,587,503
Policies issued during 1883	182	447,953
Total	3,302	$9,035,456
Deduct policies ceased to be in force during 1883	220	589,050
Policies in force in New York December 31, 1883	3,082	$8,446,406

	Number.	Amount.
Losses and claims unpaid December 31, 1882	32	$79,880
Losses and claims incurred during 1883	69	195,660
Total	101	$275,540

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	85	$224,273

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends commissions, or other expenses: Cash, $339,300.29; notes or credits, $29,248.45; total.. $368,548 74

METROPOLITAN LIFE INSURANCE COMPANY.

No. 30 PARK PLACE, NEW YORK.

[Incorporated January, 1866; commenced business June, 1867.]

JOSEPH F. KNAPP, *President.* JOHN R. HEGEMAN, *Vice-President and Secretary.*

I. CAPITAL.

Capital stock paid up in cash, $500,000.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$1,959,805 26	
Notes and loans taken for premiums	16,260 72	
Total	$1,976,065 98	
Deduct amount paid for reinsurance	363 09	
Total premium income		$1,975,702 89
Interest on:		
Mortgage loans		34,509 18
Bonds and dividends on stock		31,669 11
Premium notes, loans or liens		6,094 21
Other debts due the company		5,990 00
Rents from company's property		28,653 66
Total Income during the year		$2,082,619 05
Balance of net or ledger assets December 31, 1882		2,140,236 48
Total		$4,222,855 53

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$628,321 10	
Premium notes and loans used in payment of the same	3,318 19	
Cash paid for matured endowments and additions	16,344 74	
Premium notes and loans used in payment of the same	874 26	
Total amount actually paid for losses and endowments		$648,858 29
Cash paid for surrendered policies		271,943 25
Premium notes and loans used in purchase of surrendered policies and voided by lapse		12,002 18
Cash dividends paid to policyholders		127,998 38
Premium notes and loans used in payment of dividends		14,456 73
(*Total paid policyholders* $1,075,258 83)		
Paid stockholders for interest or dividends		21,000 00
Commissions to agents on account of "industrial department"		342,836 82
Salaries of superintendent, assistant superintendent, etc., on account of "industrial department"		279,990 53
Medical examiners' fees		33,122 50
Salaries and other compensation of officers and other office employes,		81,231 55
Taxes in State where organized, taxes, licenses, fines and fees in other States		18,625 70
Paid for rent		30,640 26
Commuting commissions		245,041 43
Advertising		6,202 75
All other items, viz.: Law expenses, $6,524.83; supplies, printing, stationery, expressage, exchange, directors' fees, expense account, etc., $31,992.22; general expenses on account of industrial department, $94,782.72; total		133,299 77
(*Total miscellaneous expenses* $1,191,991 31)		
Disbursements during the year, deducted from above total		$2,267,250 14
Balance December 31, 1883		$1,955,605 39

Invested as follows

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$353,186 11
Loans secured by mortgages on real estate, first liens	736,250 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Erie Railroad bonds	$20,000 00	$25,400 00	$22,500 00	
Del. & Hud. Canal Co. bonds	26,000 00	30,420 00	27,000 00	
Chi., Mil. & St. P. R. R. bonds	36,000 00	39,600 00	35,500 00	
St. Paul, Minn. & Man. R. R. bds.	10,000 00	10,850 00	9,000 00	
N. Y., Chi. & St. L. R. R. bonds	20,000 00	20,400 00	18,000 00	
Shoe & Leath. Bank, N. Y., stock	2,800 00	3,920 00	3,000 00	
Long Island Trust Co. stock	6,000 00	6,300 00	5,000 00	
Total amounts	$120,800 00	$136,890 00	$120,000 00	120,000 00
Premium notes and loans on policies in force				174,212 28

Stocks, Bonds, etc, owned by the Company.

	Cost value.	Market value.	
United States bonds	$193,288 03	$219,700 00	
Brooklyn Bridge bonds	22,483 74	27,930 00	
Rochester City bonds	38,409 15	53,960 00	
Chicago, Milwaukee & St. Paul R. R. bonds	10,705 00	11,000 00	
Lockport City bonds	27,191,78	33,500 00	
Jersey City bonds	48,160 27	47,250 00	
Albany & Susquehanna R. R. bonds	22,710 00	23,000 00	
Brooklyn City Water bonds	31,452 82	35,750 00	
New York, W. S. & Buffalo R. R. bonds	40,187,50	33,500 00	
Peekskill City Water bonds	25,872 60	35,000 00	
Buffalo, New York & Philadelphia R. R. bonds	50,000 00	50,500 00	
Total (carried out at cost value)	$510,460 89	$571,090 00	510,460 89
Cash in office, $4,856.97; in bank, $40,920.86; total			45,777 83
Furniture, fixtures and safes, at home and branch offices			15,713 28
Total net or investsd assets as per balance			$1,955,605 39

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		6,680 43
Bonds and stocks owned		1,375 00
Collateral loans		909 00
Rents due and accrued on company's property or lease		3,700 66
Market value of real estate over cost		44,313 89
Market value of bonds and stocks over cost		60,629 11
Gross premiums due and unreported on policies in force	$106,801 69	
Gross deferred premiums on policies in force	54,607 11	
Total	$161,408 80	
Deduct average loading (20 per cent)	32,281 76	
Net amount of uncollected and deferred premiums		129,127 04
Total of invested and other assets		$2,202,340 52
Deduct items not admitted		15,718 28
Total admitted Assets		$2,186,622 24

Items not admitted.

Furniture, fixtures and safes for home and agency offices	$15,718 28

VI. LIABILITIES.

Net personal value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		$1,523,741 00
Total policy claims		27,500 00
Deferred and unpaid premiums		8,013 00
Liabilities on policyholders' account		$1,559,254 00
Gross surplus on policyholders' account		627,368 24
Total Liabilities		$2,186,622 24

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1882	$188,602 92	
Premium notes, loans or liens received during 1883	16,260 72	
Total		$204,863 64
Deductions during the year as follows, viz.; Notes, loans or liens used in—		
Payment of losses or claims	$4,192 45	
Purchase of surrendered policies and canceled by lapse	12,002 18	
Payment of dividends to policyholders	14,456 73	
Total reduction of premium note account		30,651 36
Balance of note assets December 31, 1883		$174,212 28

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	5,651	$8,411,812
Endowment policies	158	113,619
All other policies	34	41,014
New policies issued and old policies revived:		
Whole life policies	213	219,889
Endowment policies	12	12,250
All other policies	14	24,666
Total number and amount	6,082	$8,823,250
Deduct policies decreased and ceased to be in force,	1,076	1,934,468
Deduct policies in force at the end of the year	5,006	$6,888,782

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	4,832	$6,727,402
Endowment policies	128	98,700
All other policies	46	62,680
Total Policies in force at the end of the year	5,006	$6,888,782

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	105	$125,857
By maturity (endowment)	32	17,219
By surrender	757	1,554,996
By lapse	163	216,500
By change and decrease	5	5,000
Not taken	14	14,896
Totals	1,076	$1,934,468

	Number.	Amount.
Industrial policies in force, not included	526,042	$56,536,325 00
Industrial claims paid	.....	505,782 29

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	1,720	$2,351,882
Policies issued during 1883	43	50,885
Total	1,763	$2,402,767
Deduct policies ceased to be in force during 1883	244	372,192
Policies in force in New York December 31, 1883	1,519	$2,030,575

	Number.	Amount.
Industrial policies in force	179,204	$19,273,390

	Number.	Amount.
Losses and claims unpaid December 31, 1882	13	$15,000 00
Losses and claims incurred during 1883	2,646	235,495 94
Total	2,659	$250,495 94
Losses and claims on policies in New York paid during 1883	2,658	$249,495 94

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses, $682,795 34

MUTUAL LIFE INSURANCE COMPANY.

No. 140 BROADWAY, NEW YORK.

[Incorporated April, 1842; commenced business February 1, 1843.]

F. S. WINSTON, *President.* ISAAC F. LLOYD, *Secretary.*

I. INCOME DURING 1883.

Cash received for premiums, without deductions	$13,402,813 50	
Cash received for annuities	55,114 94	
Total premium income		$13,457,928 44
Interest on:		
Mortgage loans		2,745,755 66
Bonds and dividends on stock		1,172,087 96
Other debts due the company		898,309 63
Rents from company's property		226,811, 20
Total Income during the year		$18,500,892 89
Balance of net or ledger assets December 31, 1882		92,782,986 08
Total		$111,283,878 97

II. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$5,095,795 00	
Cash paid for matured endowments and additions	2,866,261 73	
Total amount actually paid for losses and endowments		$7,962,056 73

Cash paid to annuitants	$27,661 38
Cash paid for surrendered policies and additions	2,831,150 71
Cash dividends paid to policyholders	3,138,491 69
(*Total paid to policyholders* $13,959,360.51)	
Commissions to agents	886,126 90
Salaries and expenses law department	114,166 38
Medical examiners' fees and expenses	95,292 60
Salaries and other compensation of officers and other office employes,	294,547 71
Taxes in State where organized, taxes, licenses, fines, and fees in other States	226,057 69
Paid for rent	6,000 00
Premiums charged off on securities purchased	405,472 22
Advertising	58,856 75
All other items, viz.: Exchange and postage, printing, stationery and sundry other expenses	265,889 35
(*Total miscellaneous expenses* $2,352,409.60)	
Disbursements during the year, deducted from above total	$16,311,770 11
Balance December 31, 1883	$94,972,108 86

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, present value	$8,633,971 89
Loans secured by mortgages on real estate, first liens	46,303,472 34

Collateral Loans.

	Par value.	Market value.
St. Louis, Alton & T. H. R. R. stock	$30,000 00	$26,400 00
American Telegraph & Cable Co. stock	10,000 00	6,000 00
Atchison, Topeka & Santa Fe R. R. stock	20,000 00	16,000 00
Boston & New York Air-line stock	30,000 00	24,600 00
Bankers & Merchants' Telegraph Co. stock	20,000 00	23,400 00
C., C., C. & I. R. R. stock	10,000 00	6,500 00
Central Pacific R. R. stock	60,000 00	38,400 00
Canada Southern R. R. stock	30,000 00	15,000 00
Chicago & Alton R. R. stock	10,500 00	13,965 00
Cleveland & Pittsburgh R. R. stock,	20,000 00	27,000 00
Chicago, Burlington & Quincy R. R. stock	68,500 00	82,200 00
Delaware, Lack. & Western R. R. stock	175,000 00	204,750 00
Delaware & Hudson R. R. stock	185,000 00	194,250 00
Lake Erie & Western R. R. stock	30,000 00	5,400 00
Erie & Pittsburgh R. R. stock	50,000 00	56,000 00
New York, Lake Erie & Western R. R. stock	10,000 00	7,200 00
Georgia R. R. & Banking Co. stock,	100,000 00	145,000 00
New York & Harlem R. R. stock	5,000 00	9,750 00
Illinois Central R. R. stock	20,000 00	26,400 00
Lake Shore & Michigan Southern R. R. stock	1,210,000 00	1,149,500 00
Missouri Pacific R. R. stock	395,500 00	344,085 00
Michigan Central R. R. stock	580,000 00	498,800 00
St. Paul, Minneapolis & Manitoba R. R. stock,	327,000 00	310,650 00
Morris & Essex R. R. stock	96,500 00	118,695 00
Manhattan R. R. stock	30,000 00	26,400 00
Metropolitan Elevated R. R. stock	90,000 00	81,000 00
New Jersey Central R. R. stock	10,000 00	8,400 00
N. Y. C. & Hudson R. R. R. stock	392,500 00	439,600 00
Chicago & Northwestern R. R. stock	890,500 00	1,041,885 00
Chicago & Northwestern R. R. stock	462,500 00	666,000 00
Northern Pacific R. R. stock	10,000 00	5,100 00
N. Y., Lack. & Western R. R. stock,	20,000 00	17,200 00
N. Y. Cent. Sleeping Car Co. stock	10,000 00	18,000 00
Ohio & Mississippi R. R. stock	30,000 00	27,000 00
Oregon & Trans. R. R. stock	25,000 00	7,500 00
Chic., St. P., Minn. & O. R. R. stock	65,000 00	61,750 00
Oregon Rail. & Nav. Co. stock	189,000 00	170,100 00
Pullman Palace Car Co. stock	408,500 00	469,775 00
Pacific Mail Co. stock	120,000 00	49,200 00
Pennsylvania Coal Co. stock	37,500 00	103,125 00
Chicago, Rock Island & Pacific R. R. stock	312,600 00	365,742 00
Rensselaer & Saratoga R. R. stock	10,000 00	14,000 00
Chicago, Milwaukee & St. Paul R. R. stock	846,000 00	786,780 00
Chicago, Milwaukee & St. Paul R. R. stock	590,000 00	684,400 00
Staten Island R. R. stock	1,500 00	3,000 00
St. Louis & Santa Fe R. R. stock	20,000 00	17,600 00
Standard Oil Trust certificates	50,000 00	45,000 00
Union Pacific R. R. stock	110,000 00	78,100 00

	Par value.	Market value.
Union Oil Co. stock	$400,000 00	$400,000 00
Western Union Tel. Co. stock	113,000 00	83,620 00
Forty-second St. & Grand St. Ferry R. R. stock	4,000 00	10,400 00
Twenty-third Street R. R. stock	29,500 00	48,675 00
Christopher & Tenth Street R. R. stock	5,000 00	5,800 00
Central Park, No. & E. R. R. R. stock	12,000 00	17,040 00
Third Avenue R. R. stock	10,500 00	28,875 00
Second Avenue R. R. stock	15,000 00	33,000 00
Metropolitan Gas Co. stock	1,500 00	3,075 00
Municipal Gas Co. stock	43,600 00	85,020 00
N. Y. Guar. and Indem. Co. stock	3,400 00	3,400 00
Hanover Bank stock	3,500 00	5,250 00
U. S. Bank stock	30,000 00	37,500 00
Marine Bank stock	5,000 00	7,500 00
Chatham National Bank stock	19,775 00	27,685 00
Union National Bank, Chicago, stock	100,000 00	225,000 00
Central Trust Co. stock	16,000 00	41,600 00
U. S. Trust Co. stock	50,000 00	235,000 00
Continental Insurance Co. stock	2,000 00	4,800 00
Adams Express Co. stock	50,000 00	65,000 00
Park Bank stock	11,000 00	18,150 00
Broadway & Seventn Av. R. R. stock	10,000 00	15,200 00
Union Trust Co. stock	1,000 00	3,500 00
Atlantic and Gulf R. R. bonds	65,000 00	72,800 00
Albany and Susquehanna R. R. bonds	17,000 00	20,740 00
Albany & Susquehanna 2d cons. R. R. bds	6,000 00	6,240 00
Atlantic & Pacific, Cent. Div., R. R. bonds	50,000 00	48,500 00
American Safe Deposit Co. bonds	183,000 00	137,250 00
Burlington, Cedar Rapids and No. R. R. bonds	4,000 00	4,040 00
Buffalo, N. Y. & Philadelphia R. R. Tr. loan	25,000 00	25,000 00
Chicago, Burlington and Quincy R. R. bonds	104,000 00	95,680 00
Chicago, Burlington & Quincy, Iowa Division, R. R. bonds	30,000 00	27,000 00
Canada Southern R. R. bonds	79,000 00	77,420 00
Cleveland and Pittsburgh R. R. bonds	5,000 00	5,550 00
Central Pacific R. R. bonds	31,000 00	35,340 00
Central Pacific Land Grant bonds	150,000 00	157,500 00
Cincinnati City bonds	22,000 00	28,600 00
California Pacific R. R. bonds	100,000 00	103,000 00
Chesapeake & Ohio, series "B," R. R. bds	52,000 00	49,920 00
Chesapeake & Ohio R. R. bonds	303,000 00	309,060 00
Central Branch U. P. R. R. bonds	35,000 00	35,000 00
Providence City Water Loan bonds	3,000 00	3,510 00
Buffalo City Water Loan bonds	10,000 00	12,200 00
Cincinnati & Springfield R. R bonds	2,000 00	2,240 00
Clev. Col. Cin. & Ind. R. R. bonds	55,000 00	64,900 00
Col., Hock. Valley & Toledo R. R. bonds	70,000 00	56,000 00
Denver & So. Park R. R. bonds	5,000 00	4,750 00
Chicago & East Illinois R. R. bonds	13,000 00	13,000 00
Central Iowa R. R. bonds	20,000 00	21,400 00
Lake Erie & Western R. R. bonds	10,000 00	9,600 00
Lake Erie & Western (San. div.) R. R. b'ds	7,000 00	7,490 00
Erie R. R. 3d extended bonds	50,000 00	53,500 00
Erie R. R. 1st extended bonds	6,000 00	7,560 00
Erie R. R. Fund bonds	40,000 00	50,400 00
Erie R. R. 2d bonds	320,000 00	294,400 00
Great West. R. R. 2d bonds	3,000 00	2,940 00
Galveston, Harrisburg & San Antonio R. R. bonds	11,000 00	11,660 00
Georgia R. R. & Banking Co. bonds	100,000 00	103,000 00
Houston & Texas General Mortgage R. R. bonds	175,000 00	166,250 00
Hannibal & St. Joe R. R. bonds	25,000 00	27,750 00
Joliet & No. Indiana R. R. bonds	3,000 00	3,720 00
Jefferson R. R. bonds	20,000 00	21,000 00
Lake Shore & Michigan Southern R. R. bonds	100,000 00	119,000 00
Lake Shore 1st Consd. R. R bonds	85,000 00	108,000 00
Lehigh & Wilkesbarre R. R. bonds	61,000 00	62,830 00
Kansas Pacific 1st R. R. bonds	16,000 00	16,900 00
Kansas Pacific Consolidated R. R. bonds	11,000 00	10,670 00
Louisville, New Albany & Chicago R. R. bonds	4,000 00	4,000 00
Long Dock bonds	2,000 00	2,320 00
St. Paul, Minneapolis & Manitoba R. R. bonds	4,000 00	4,440 00
St. Paul, Minneapolis & Manitoba, Dakota Extension R. R. bonds	50,000 00	54,000 00
St. Paul. Minneapolis & Manitoba R. R. bonds	208,000 00	212,160 00
Missouri, Kansas & Texas 1st Land Grant bonds	119,000 00	128,520 00
Missouri, Kansas & Texas Gen. Mtg. bonds	17,000 00	13,600 00
Mil., Lake Shore & Western R. R. bonds	20,000 00	20,000 00
Missouri Pacific R. R bonds	20,000 00	20,400 00
Minneapolis & St. Louis, R. R. bonds	10,000 00	12,200 00
Metropolitan Elevated R. R. bonds	130,000 00	135,200 00
Milwaukee & Madison R. R. bonds	80,000 00	98,400 00
New Jersey Central R. R. cons. bonds	56,000 00	63,280 00
New Jersey Central R. R. conv. bonds	24,000 00	26,880 00
New Jersey Central R. R. adjt. bonds	5,000 00	5,250 00

	Par value.	Market value.
N. Y., Chicago & St. Louis R. R. bonds	$107,000 00	$109,140 00
N. Y., Lack. & West. R. R. bonds	1,000 00	1,210 00
New York Elevated R. R. bonds	127,000 00	152,400 00
New Orleans Pacific R. R. bonds	10,000 00	8,800 00
Nash., Chat. & St. Louis R. R. bonds	65,000 00	78,000 00
N. Y. Central & Hudson R. R. bonds	62,000 00	83,080 00
Chicago & Northwestern (Gold) R. R. bonds	4,000 00	4,920 00
Chicago & Northwestern R. R. bonds	19,000 00	20,900 00
Chicago & Northwestern (Deb.) R. R. bds	38,000 00	34,960 00
Chicago & Northwestern (1st) R. R. bonds	3,000 00	3,180 00
Oregon Short Line R. R. bonds	4,000 00	3,680 00
Oregon Rail and Nav. Co. (1st) bds	50,000 00	53,500 00
Chicago, St. Paul, M. & O. Consolidated R. R. Co. bonds	174,000 00	187,920 00
Ohio Southern (1st) R. R bonds	3,000 00	2,430 00
Port Huron & Norhwestern R. R. bonds	1,000 00	1,000 00
Pacific of Miss. (1st Gold) R. R. bonds	10,000 00	10,600 00
Pacific, of Miss. (2d) R. R. bonds	10,000 00	11,200 00
Panama Sinking Fund, R. R. bds	10,000 00	10,200 00
Pitts., Clev. & Toledo R. R. bonds	560,000 00	392,000 00
Peo., Deca. & Ev. R. R. bonds	10,000 00	10,000 00
Phil. & Read. (Gen. Mort.) R. R. bonds	19,000 00	19,000 00
Chicago, Milwaukee & St. Paul R. R. bonds, St. Paul Div.	1,000 00	1,280 00
Chicago, Milwaukee & St. Paul R. R. bonds, H. & D. Div	117,000 00	141,570 00
Chicago, Milwaukee & St. Paul, Prairie Du Chien R. R. bonds	6,000 00	7,320 00
Chicago, Milwaukee & St. Paul Con. R. R. bonds	104,000 00	130,000 00
Chicago, Milwaukee & St. Paul, Chicago, Pas. & W. R. R. bonds	5,000 00	4,800 00
Chicago, Milwaukee & St. Paul, Wisconsin & Minnesota R. R. bonds	250,000 00	235,000 00
Chicago, Milwaukee & St. Paul Land Grant R. R. bonds	545,000 00	545,000 00
Chicago, Milwaukee & St. Paul Southern Minn. R. R. bonds	3,000 00	3,270 00
St. Louis City bonds	10,000 00	10,800 00
St. Paul & Northern Pacific R. R. bonds	120,000 00	120,000 00
Chi., St. Paul & Minn R. bonds	46,000 00	52,440 00
St. Louis, Alton & Terre Haute 1st Sinking Fund R. R. bonds	1,000 00	1,150 00
St. Louis & Iron Mt. Ark. Br. R. R. bonds	5,000 00	5,300 00
St. Louis & San F. series "A" R.R. bonds	2,000 00	1,940 00
St. Louis & San F. 2d "B" R. R. bonds	10,000 00	9,600 00
St. Louis & San F. "C" R. R. bonds	36,500 00	35,040 00
St. Louis, Ft. Scott & Wichita R. R. bonds	30,000 00	36,600 00
St. Louis, Kansas City & Northern R. R. bonds	5,000 00	4,250 00
South Carolina R. R. 1st mortgage bonds	37,000 00	38,480 00
Toledo, Wabash & Western con. sk'g f'd bonds	1,000 00	900 00
Tonawanda Valley & Cuba R. R. bonds	12,000 00	10,800 00
Texas con. 1st sinking fund bonds	60,000 00	64,200 00
Tol., Peoria & West. 1st R. R. bds	10,000 00	10,700 00
Texas Pacific R. G. R. R. bonds	118,000 00	83,780 00
Texas & New Orleans R. R. bonds	5,000 00	4,000 00
Third Avenue R. R. bonds	1,000 00	1,110 00
Toledo & Wabash R. R. bonds	4,000 00	3,880 00
United States bonds	8,000 00	9,740 00
Union Pacific R. R. bonds	36,000 00	42,120 00
Union Pacific sinking fund bonds	28,000 00	33,040 00
Vermont & Mass. R. R. bonds	334,000 00	369,070 00
West Shore & Buffalo R. R. bonds	1,262,000 00	870,780 00
West Shore & Ontario R. R. bonds	875,000 00	656,250 00
Wabash R. R. Iowa div. bonds	20,000 00	16,200 00
Wabash R. R. gen. mortgage bonds	11,000 00	7,590 00
Wabash R. R. con'd conv. bonds	18,000 00	15,120 00
Wabash R. R. 1st. St. Louis div. bonds	5,000 00	5,000 00
Winona & St. Peter R. R. bonds	10,000 00	10,800 00
Winona & St. Peter R. R. 2d bonds	63,000 00	75,600 00
Den. & Rio Grande West. R. R. bonds	5,000 00	3,550 00
Escanaba & Lake Superior R. R. bonds	30,000 00	33,300 00
North Pacific R. R. bonds	213,000 00	223,650 00
Hannibal & St. Joe R. R. bonds	7,000 00	7,350 00
N. Y. C. & Hudson R. R. R. bonds	4,000 00	4,160 00
Louisville & Nashville 1st New Orleans and Mobile R. R. bonds	10,000 00	9,500 00
Richmond & Alleghany R. R. bonds	1,000 00	670 00
Flint & Pere Marquette R. R. bonds	50,000 00	55,750 00
Rochester and Pitts. R. R. bonds	15,000 00	16,050 00
Jackson, Lans. & Sag. R. R. bonds	1,000 00	1,000 00
Kansas Township bonds	2,000 00	2,000 00
Baker county, Kansas, bonds	1,000 00	1,000 00
Coffee county, Kansas, bonds	1,000 00	1,000 00
Roseville county, Kansas, bonds	1,000 00	1,000 00

	Par value.	Market value.	
Ottawa county, Kansas, bonds	$3,000 00	$3,000 00	
St. Louis, Kansas City and Nev. R., E. R. R. stock	12,000 00	12,080 00	
Total amounts	$18,274,875 00	$18,185,152 00	
Total amount loaned (on above market value)			$15,037,910 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$2,582,100 00	$3,615,085 00	
Missouri State bonds	379,000 00	437,958 00	
Massachusetts State bonds	150,000 00	176,464 00	
Cherry Valley bonds	23,500 00	24,087 00	
Yonkers City bonds	108,000 00	152,118 00	
North Plainfield bonds	16,500 00	17,985 00	
New York City bonds	1,913,200 00	2,516,956 00	
Buffalo City bonds	140,500 00	157,139 00	
Elmira City bonds	46,000 00	54,004 00	
Boston City bonds	500,000 00	601,250 00	
San Francisco City bonds	475,500 00	508,785 00	
Brooklyn Bridge bonds	446,000 00	592,335 00	
Brooklyn City bonds	807,000 00	1,145,900 00	
Newark, N. J., bonds	675,000 00	767,925 00	
New Brunswick, N. J., bonds	101,700 00	105,386 00	
Elizabeth, N. J., bonds	7,505 00	4,353 00	
Jersey City, N. J., bonds	539,000 00	540,700 00	
Trinity Church, N. Y., bonds	100,000 00	100,000 00	
Union County, N. J., bonds	77,000 00	86,800 00	
Middlesex County, N. J., bonds	5,000 00	5,675 00	
Hudson County, N. J., bonds	118,000 00	135,900 00	
Milwaukee County, Wis., bonds	175,000 00	195,845 00	
Essex County, N. J., bonds	8,000 00	9,160 00	
Michigan Central R. R. bonds	250,000 00	263,500 00	
Lake Erie and Western R. R. bonds	125,000 00	120,000 00	
Cleveland, Col., Cin. and Ind. R. R. bonds	212,000 00	251,400 00	
Chicago, Milwaukee and St. Paul R. R. bonds	1,076,000 00	1,191,595 00	
Chicago, Mil. and St. Paul R. R. preferred stock	190,000 00	222,300 00	
Delaware and Hudson Canal Co. bonds	387,000 00	485,235 00	
La Fayette, B. and Muncie R. R. bonds	125,000 00	118,750 00	
Syracuse, Binghamton and New York R. R. bonds	288,000 00	305,830 00	
Southern Pacific of Mo. R. R. bonds	233,000 00	239,990 00	
Indiana, Decatur and Springfield R. R. bonds	196,000 00	205,800 00	
Cincinnati and Springfield R. R. bonds	237,000 00	267,810 00	
Albany and Susquehanna R. R. bonds	100,000 00	122,000 00	
Cincinnati, Ham. and Dayton R. R. bonds	300,000 00	338,310 00	
Chicago and Southwestern R. R. bonds	400,000 00	488,000 00	
Chicago, St. Paul, Minn. and Omaha R. R. bonds	200,000 00	216,000 00	
Cedar Rapids, I. Falls and N. W. R. R. bonds	148,000 00	155,400 00	
Flint and Pere Marquette R. R. bonds	300,000 00	334,500 00	
New York, Lackawanna and West. R. R. bonds	1,000,000 00	1,182,500 00	
Central Railroad and Banking Co., Ga., bonds	580,000 00	638,000 00	
Rome, Watertown and Ogdensbugh R. R. bonds	34,000 00	36,890 00	
Baltimore and Ohio R. R. bonds	100,000 00	112,000 00	
Morris and Essex R. R. bonds	100,000 00	120,500 00	
Northern Pacific R. R. bonds	250,000 00	255,000 00	
Chesapeake and Ohio R. R. bonds	461,000 00	516,320 00	
South Carolina R. R. Co. bonds	350,000 00	365,750 00	
Chicago and Northwestern R. R. bonds	1,000,000 00	1,070,000 00	
Chicago and Northwestern R. R. preferred stock	220,000 00	317,900 00	
Columbus and Toledo R. R. bonds	50,000 00	59,500 00	
Jeffersonville, Madison and Ind. R. R. bonds	100,000 00	116,000 00	
Lake Shore and Michigan Southern R. R. bonds	1,000,000 00	1,192,500 00	
St. Paul Water Co. R. R. bonds	11,000 00	12,210 00	
Ind. and St. Louis R. R. bonds	400,000 00	456,010 00	
Central Pacific R. R. bonds	30,000 00	30,000 00	
New York, Chicago and St. Louis R. R. bonds	250,000 00	255,000 00	
New York and Harlem bonds and stock	165,000 00	315,150 00	
Nashville, Chatta. and St. Louis bonds	200,000 00	236,000 00	
American Dock and Imp. Co. bonds	500,000 00	447,500 00	
Col. and Ind. Central R. R. bonds	31,000 00	36,580 00	
New York Central R. R. bonds	500,000 00	652,500 00	
Houston and Texas R. R. bonds	50,000 00	57,250 00	
Kansas City, St. Joe and C. B. R. R. bonds	100,000 00	118,750 00	
Real Estate and Auction Room stock	1,000 00	1,000 00	
Total carried out at par value	$21,592,505 00	$25,279,040 00	
			21,593,505 00
Cash in office and in bank			3,403,249 68
Total net or invested assets as per balance			$94,972,108 86

IV. OTHER ASSETS.

Interest due and accrued		$1,310,588 23
Market value of bonds and stocks over par		3,685,535 00
Gross premiums due and unreported on policies in force	$140,768 48	
Gross deferred premiums on policies in force	1,039,229 68	
Total	$1,180,016 16	
Deduct average loading (20 per cent)	236,003 23	
Net amount of uncollected and deferred premiums		944,012 93
Total admitted assets		$100,912,245 02

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		$87,300,299 00
Claims for death losses due and unpaid	$47,304 00	
Claims for death losses and matured endowments not due	861,331 00	
Claims for death losses and other policy claims resisted or awaiting further proof	147,864 00	
Total policy claims		1,056,499 00
Due on account of agents' balances		8,479 56
All other liabilities, viz.: Premiums paid in advance, $23,794.35; non-forfeiture clause in policies, $9,062.00; total		32,856 35
Liabilities on policyholders' account		$88,398,133 91
Gross surplus on policyholders' account		12,514,111 11
Total Liabilities		$100,912,245 02

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

	Number.	Amount.
Policies in force at the commencement of the year:		
Whole life policies	87,043	$254,926,707
Endowment policies	19,157	48,787,097
All other policies	14	6,700
Reversionary additions	.....	25,833,670
New policies issued during the year:		
Whole life policies	5,982	16,719,290
Endowment policies	5,028	14,136,580
Old policies revived during the year:		
Whole life policies	407	1,229,450
Endowment policies	114	317,500
Old policies changed during the year:		
Endowment policies	2	10,000
Additions by dividends during the year:		
Reversionary additions	.....	5,407,777
Total number and amount	117,747	$367,374,771
Deduct policies decreased and ceased to be in force	6,757	24,428,739
Total policies in force at the end of the year	110,990	$342,946,032

Policies in force at the end of the year:

	Number.	Amount.
Whole life policies	89,188	$259,989,586
Endowment policies	21,789	56,757,518
All other policies	13	6,300
Reversionary additions	.....	26,192,628
Total policies in force at the end of the year	110,990	$342,946,032

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	1,382	$5,172,275
By maturity (endowment)	952	2,789,302
By surrender	1,070	7,321,129
By lapse	2,165	5,502,813
By decrease	.....	222,700
By change	2	10,000
Not taken	1,186	3,410,520
Totals	6,757	$24,428,739

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	25,130	$83,915,169
Policies issued during 1883	2,347	8,262,600
Total	27,477	$92,177,769
Deduct policies ceased to be in force during 1883	1,402	5,727,855
Policies in force in New York December 31, 1883	26,075	$86,449,914

	Amount.
Losses and claims unpaid December 31, 1882	$235,154
Losses and claims incurred during 1883	2,331,423
Total	$2,566,577

	Amount.
Losses and claims on policies in New York paid during 1883	$2,294,029

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses	$3,294,129 00

NEW YORK LIFE INSURANCE COMPANY.

No. 346 Broadway, New York.

[Incorporated 1841; commenced business 1845.]

MORRIS FRANKLIN, *President.* WILLIAM H. BEERS, *Vice-President and Actuary.*

I. INCOME DURING 1883.

Cash received for premiums, without deductions	$8,862,543 86	
Notes and loans taken for premiums	39,832 60	
Cash received for annuities	1,799,202 90	
Total	$10,701,579 36	
Deduct amount paid for reinsurance	170,639 15	
Total premium income		$10,530,940 21
Interest on:		
Mortgage loans		1,092,617 66
Bonds and dividends on stock		1,155,853 55
Premium notes, loans or liens		31,902 48
Other debts due the company		237,548 63
Rents from company's property		139,538 57
Profits on bonds, stocks or real estate sold		19,130 96
Total Income during the year		$13,207,532 01
Balance of net or ledger assets December 31, 1882		47,657,563 95
Total		$60,865,095 96

II. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$2,285,484 19	
Premium notes and loans used in payment of the same	17,608 10	
Cash paid for matured endowments and additions	450,342 05	
Premium notes and loans used in payment of the same	1,887 75	
Total	$2,755,322 09	
Deduct amount received for losses or claims on policies of this company reinsured	40,000 00	
Total amount actually paid for losses and endowments		$2,715,322 09
Cash paid to annuitants		701,214 34
Cash paid for surrendered policies		861,429 83
Premium notes and loans used in purchase of surrendered policies and voided by lapse		8,410 57
Cash dividends paid to policyholders		2,409,990 45
Premium notes and loans used in payment of dividends		3,023 12
(*Total paid policyholders* $6,699,390.40)		
Commissions to agents		1,126,449 46
Salaries and traveling expenses of agents		80,000 00
Medical examiners' fees		104,114 69
Salaries and other compensation of officers and other office employes		212,916 50
Taxes in State where organized, taxes, licenses, fines and fees in other States		91,853 76
Advertising		84,241 05
All other items, viz.: Office, law and agency expenses		532,410 87
(*Total miscellaneous expenses* $2,231,986.33)		
Disbursements during the year deducted from above total		$8,931,376 73
Balance December 31, 1883		$51,933,719 23

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value	$4,508,779 39
Loans secured by mortgage on real estate, first liens	20,681,471 72

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Delaware and Hudson stock	$330,000 00	$346,500 00	
Northwestern R. R. preferred stock,	60,000 00	86,400 00	
Delaware and Hud. stock	90,000 00	94,500 00	
Fourth National Bank stock	91,500 00	117,120 00	
German American Bank stock	3,750 00	3,862 00	
Central National Bank stock	82,500 00	103,125 00	
Delaware and Hud. stock	80,000 00	84,000 00	
Erie R. R. preferred stock	40,000 00	30,800 00	
Delaware and Hud. Canal Co. stock,	110,000 00	115,500 00	
New York Central R. R. stock	180,000 00	201,600 00	
Denver and Rio Grande bonds	3,000 00	3,210 00	
Fourth National Bank stock	11,000 00	14,080 00	
Farragut Fire Ins. Co. stock	5,000 00	6,000 00	
Denver and Rio Grande bonds	2,500 00	2,675 00	
Northwestern R. R. stock	80 000 00	93,200 00	
Lake Shore R. R. stock	30,000 00	29,025 00	
Northwestern R. R. stock	20,000 00	26,050 00	
Chicago, St. P., M. & O. prfd. stock.	10,000 00	9,400 00	
Del. & Hudson stock	10,00 000	10,500 00	
Northwestern R. R. stock	50,000 00	58,250 00	
Western Union Tel. Co. stock	40,000 00	29,600 00	
New York, Lack. & W. R. R. stock.	10,000 00	8,500 00	
Omaha preferred stock	30,000 00	28,200 00	
Northwestern R. R. stock	10,000 00	14,400 00	
Central Pacific R. R. stock	10,000 00	6,350 00	
Chicago, B. & Quincy R. R. stock	10,000 00	12,000 00	
Western Union Tel. Co. stock	80,000 00	59,200 00	
Missouri Pacific R. R. stock	10,000 00	8,700 00	
New York Central R. R. stock	5,000 00	5,600 00	
Central R. R. of New Jersey bonds.	2,000 00	2,290 00	
Decatur and E. St. Louis bonds	3,000 00	3,000 00	
Central National Bank stock	9,000 00	11,250 00	
Total amounts	$1,508,250 00	$1,624,887 00	$1,393,500 00
			1,393,500 00
Premiums notes and loans on policies in force			461,445 57

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds	$794,738 34	$967,500 00
New York City and County bonds	1,883,700 89	2,334,675 00
Brooklyn City bonds	1,599,521 71	1,954,400 00
Buffalo City bonds	154,522 74	178,870 00
Flushing, N. Y., bonds	97,600 00	120,800 00
Yonkers, N. Y., bonds	181,335 11	227,170 00
Rochester, N. Y., bonds	52,537 07	64,390 00
East Chester, N. Y., bonds	52,703 20	58,659 03
Jersey City, N. J., bonds	587,000 00	587,000 00
Newark, N. J., bonds	932,147 99	946,060 00
Richmond, Va., bonds	46,250 00	67,000 00
St. Paul, Minn., water bonds	184,820 40	218,000 00
Tennessee State bonds	9,880 00	9,880 00
Georgia State bonds	1,500 00	1,680 00
Alabama State bonds	36,100 00	38,400 00
South Carolina State bonds	27,624 37	31,107 45
Delaware and Hudson Canal Company bonds	624,390 65	631,790 00
New York Central and Hudson River R. R. bonds	1,017,272 81	1,310,000 00
New York and Harlem R. R. bonds	1,064,541 67	1,288,333 33
Rensselaer and Saratoga R. R. bonds	9,519 92	11,685 00
New York, Lake Erie and Western R. R. bonds	2,383,280 70	2,503,333 33
Albany and Susquehanna Railroad bonds	932,864 07	950,117 50
Michigan Central Railroad bonds	61,041 67	61,416 67
Chicago and Northwestern Railroad bonds	182,660 00	185,125 00
Denver and Rio Grande Railroad bonds	247,853 33	247,853 33
New York, Lackawanna and Western R. R. bonds	1,610,509 32	1,770,000 00
Cleveland, C., C. and I. Railroad bonds	170,254 17	170,254 17
Northern Pacific Railroad bonds	1,218,000 00	1,218,000 00
Union Pacific Railroad bonds	285,833 33	285,833 33
Lake Shore and Michigan So. Railroad bonds	1,170,000 00	1,189,416 67
St. Paul and Northern Pacific Railroad bonds	745,000 00	750,000 00
Northern Pacific Terminal bonds	500,000 00	500,000 00
Metropolitan Elevated, New York, Railroad bonds	319,099 69	321,000 00
New York Elevated, New York, Railroad bonds	662,955 00	689,010 00

	Cost value.	Market value.	
Delaware and Hudson Canal Company stock	$175,000 00	$183,750 00	
Delaware, Lackawanna and Western Railroad stock,	1,163,837 50	1,167,500 00	
New York Central and Hudson River R. R. stock	1,064,000 00	1,064,000 00	
Chicago and Northwestern Railroad preferred stock,	834,737 50	835,200 00	
Merchants' Bank New York, stock	11,112 58	12,155 00	
American Exchange Bank, New York, stock	10,025 00	13,500 00	
Metropolitan Bank, New York, stock	3,753 75	5,550 00	
Bank of America, New York, stock	8,484 00	12,166 00	
Bank of the Republic, New York stock	907 50	1,298 00	
American Safe deposit Company bonds	56,185,00	56,365 00	
Manhattan Safe Deposit Company, stock	132,500 00	132,500 00	
New York Mutual Gas-Light Company bonds	83,000 00	83,000 00	
Total (carried out at cost value)	$23,390,690 98	$25,455,743 81	$23,390,690 98
Cash in office, $2,680.70; in bank, $1,390,934.32; total			1,393,615 02
Agents' ledger balances			104,216 55
Total net or invested assets, as per balance			$51,933,719 23

IV. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		209,280 61
Bonds and stocks owned		135,834 74
Rents due and accrued on company's property or lease		17,156 80
Market value of bonds and stocks over cost		2,065,052 83
Gross premiums due and unreported on policies in force	$536,811 05	
Gross deferred premiums on policies in force	645,047 46	
Total	$1,181,858 51	
Deduct average loading (20 per cent)	236,371 70	
Net amount of uncollected and deferred premiums		945,486 81
Total of invested and other assets		$55,306,531 02
Deduct items not admitted		104,216 55
Total admitted assets		$55,202,314 47

Items not admitted.

Agents' balances	$104,216 55

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$44,635,370	
Deduct net value of risks reinsured	395,172	
Net reinsurance reserve		$44,240,198 00
Claims for matured endowments due and unpaid	$29,763 00	
Claims for death losses and matured endowments not due	574,772 03	
Claims for death losses and other policy claims resisted	36,000 00	
Total policy claims		640,535 03
Premiums paid in advance		28,610 48
Liabilities on policyholders' account		$44,909,343 51
Exclusively belonging to Tontine policyholders		2,236,096 04
Belonging to other than Tontine policyholders		8,056,874 92
Total Liabilities		$55,202,314 47

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$494,032 23	
Premium notes, loans or liens received during 1883	39,832 60	
Total		$533,864 83

Deductions during the year as follows, viz : Notes, loans or liens used in —		
Payment of losses or claims	$19,495 85	
Purchase of surrendered policies and canceled by lapse	8,410 57	
Payment of dividends to policyholders	3,023 12	
Redeemed by maker in cash	41,489 72	
Total reduction of premium note account		$72,419 26
Balance of note assets December 31, 1883		$461,445 57

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions :

	Number.	Amount.
Whole life policies	42,781	$127,755,861
Endowment polices	14,412	43,643,236
All other policies	2,957	16,000
New policies issued during the year :		
Whole life policies	8,732	30,210,678
Endowment policies	5,611	20,460,041
All other policies	1,183	11,200
Old policies revived during the year :		
Whole life policies	27	65,950
Endowment policies	8	29,310
Old policies increased in amount :		
Whole life policies	.....	6,700
Endowment policies	.....	23,979
Additions by dividends during the year :		
Whole life policies	.....	1,288,618
Endowment policies	.....	639,088
Total number and amount	75,711	$224,150,661
Deduct policies decreased and ceased to be in force,	6,484	25,404,618
Total policies in force at the end of the year	69,227	$198,746,043

Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies	47,440	$142,936,618
Endowment policies	17 774	55,793,925
All other policies	4,013	15,500
Total policies in force at the end of the year	69,227	$198,746,043

Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death	787	$2,408,636
By maturity (endowment) and discount	168	430,928
By expiry (term) and annuities	119	11,700
By surrender	1,072	6,214,040
By lapse	2,442	6,904,632
By change and decrease	.....	1,737,179
Not taken	1,896	7,697,503
Totals	6,484	$25,404,618

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	9,248	$29,971,039
Policies issued during 1883	1,530	6,102,935
Total	10,778	$36,073,974
Deduct policies ceased to be in force during 1883	910	3,953,995
Policies in force in New York December 31, 1883	9,868	$32,119,979

	Number.	Amount.
Losses and claims unpaid December 31, 1882	30	$115,928 23
Losses and claims incurred during 1883	175	622,350 97
Total	205	$738,279 20

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	167	$604,852 32

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions, or other expenses $1,150,000 00

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

No. 55 LIBERTY STREET, NEW YORK.

[Incorporated February 25, 1875; commenced business August 10, 1875.]

SHEPPARD HOMANS, *President.* WILLIAM E. STEVENS, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, $100,000.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$81,817 87	
Notes and loans taken for premiums	447 19	
Total	$82,265 06	
Deduct amount paid for reinsurance	2,926 05	
Total premium income (new, $42,646.64; renewal, $39,618.42).		$79,339 01
Interest on		
Mortgage loans		1,010 67
Bonds and dividends on stock		3,600 00
Premium notes, loans or liens		344 83
Total income during the year		$84,294 51
Balance of net or ledger assets December 31, 1882		130,521 22
Add stockholders' contributions		26,000 00
Total		$240,815 73

III. DISBURSEMENTS DURING 1883.

Total amount actually paid for losses	$25,712 75
Cash paid for surrendered policies	6,660 44
Premium notes and loans used in purchase of surrendered policies and voided by lapse	3,325 87
Cash dividends paid to policyholders (applied in payment of premiums, $1,739.22)	2,441 62
(*Total paid policyholders* $38,140.68)	
Commissions to agents (new, $17,129.83; renewal, $2,316,05)	19,445 88
Salaries and traveling expenses of agents	2,816 33
Medical examiners' fees	2,655 75
Salaries and other compensation of officers and other office employes,	13,912 23
United States taxes, $40.96; taxes in State where organized, $182; taxes, licenses, fines and fees in other States, $2,316.05	1,652 35
Paid for rent	4,494 00
Paid for furniture and fixtures and safes for home and agency offices	1,060 26
Advertising	2,105 68
All other items, viz.: Postage and telegrams, $744.01; stationery and printing, $3,354.78; law expenses, $455.45; miscellaneous items, $1,490.77; total	6,045 01
(*Total miscellaneous expenses* $54,187.49)	
Disbursements during the year, deducted from above total	$92,328 17
Balance December 31, 1883	$148,487 56

Invested as follows

IV. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens	$20,000 00
Loans made in cash to policyholders on the company's policies	175 00
Premium notes and loans on policies in force	427 19

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States bonds	$102,000 00	$101,000 00	
Atchison, Jewell Co, and W. R. R. bonds	15,000 00	13,875 00	
Total (carried out at cost value)	$117,000 00	$114,875 00	117,000 00
Cash in office, $1,265.22; in bank, $9,585.15; total			10,850 37
Total net or invested assets, as per balance			$148,452 56
Deduct depreciation in market value of stocks and bonds			2,125 00
Total net or invested assets, less depreciation			$146,327 56

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		45 00
Bonds and stocks owned		525 00
Collateral loans		9 00
Premium notes, loans or liens		36 12
Gross premiums due and unreported on policies in force	$5,090 59	
Gross deferred premiums on policies in force	7,500 30	
Total	$12,590 89	
Deduct average loading and premiums disallowed	9,735 89	
Net amount of uncollected and deferred premiums		2,855 00
Total admitted Assets		$149,797 68

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$44,870 00
Total policy claims	10,000 00
Dividends or surplus, or other description of profits due policyholders, and deposits	142 20
Liabilities on policyholders' account	$55,012 20
Gross surplus on policyholders' account	94,785 48
Total Liabilities	$149,797 68

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$3,340 87	
Premium notes, loans or liens received during 1883	447 19	
Total		$3,788 06
Total reduction of premium note account		3,360 87
Balance of note assets December 31, 1883		$427 19

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	403	$189,621
Endowment policies	52	103,925
All other policies	1,259	2,343,725

New policies issued during the year:

	Number.	Amount.
Whole life policies	1	2,000
Endowment policies	78	24,000
All other policies	1,237	5,600,100

Old policies revived during the year:

	Number.	Amount.
All other policies	2	3,000
Total number and amount	3,032	$8,266,371
Deduct policies decreased and ceased to be in force	643	1,246,025
Total policies in force at the end of the year	2,389	$7,020,346

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	258	$103,221
Endowment policies	100	92,675
All other policies	2,031	6,824,450
Total policies in force at the end of the year	2,389	$7,020,346

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	22	$21,875
By expiry (term)	409	856,000
By surrender	38	96,500
By lapse	122	67,150
By change and decrease	...	2,500
Not taken	52	199,000
Totals	643	$1,246,025

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	564	$306,546
Policies issued during 1883	536	2,732,900
Total	1,100	$3,039,446
Deduct policies ceased to be in force during 1883	238	520,575
Policies in force in New York December 31, 1883	862	$2,518,871

	Number.	Amount.
Losses and claims unpaid December 31, 1882	1	$2,500 00
Losses and claims incurred during 1883	13	5,412 75
Total	14	$7,912 75

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	14	$7,912 75

Premiums collected or secured in New York during 1883, without any deductions for losses, dividends, commissions, or other expenses $16,350 24

UNITED STATES LIFE INSURANCE COMPANY.

No. 261 BROADWAY, NEW YORK.

[Incorporated February, 1850; commenced business March 4, 1850.]

T. H. BROSNAN, *President.* C. P. FRALEIGH, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, $440,000.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$658,401 17	
Deduct amount paid for reinsurance	6,076 86	
Total premium income		$652,324 31
Interest on:		
Mortgage loans		137,021 81
Bonds and dividends on stock		52,196 61
Premium notes, loans or liens		5,394 84
Other debts due the company		72,750 34

Rents from company's property	$3,506 03
All other income	724 14
Total Income during the year	$923,918 08
Balance of net or ledger assets December 31, 1882	4,957,749 43
Total	$5,881,667 51

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$257,066 77	
Cash paid for matured endowments and additions	59,804 71	
Total	$316,871 48	
Deduct amount received for losses or claims on policies of this company reinsured	5,000 00	
Total amount actually paid for losses and endowments		$311,871 48
Cash paid to annuitants		136 87
Cash paid for surrendered policies and additions		117,318 76
Cash dividends paid to policyholders		46,596 87
(*Total paid policyholders*	$475,923.98)	
Paid stockholders for interest		30,775 76
Commissions to agents		93,839 67
Salaries and traveling expenses of agents		63,757 45
Medical examiners' fees		13,765 68
Salaries and other compensation of officers and other office employes		44,988 60
Taxes in State where organized, taxes, licenses, fines and fees in other States		12,527 99
Paid for rent		22,113 51
Advertising		14,903 77
All other items, viz.: Printing and stationery, $5,880.59, exchange and expressage, $5,051.30; law expenses, $3,031.57; directors' fees, $2,600; miscellaneous expenses, $13,803.70; traveling expenses officers and employes, $649.60; balance profit and loss account, less credits and adjustment of securities to cost value, $16,499.29; total		47,606 05
(*Total miscellaneous expenses*	$344,278.48)	
Disbursements during the year, deducted from above total		$820,202 46
Balance December 31, 1883		$5,061,465 05

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$64,287 84
Loans secured by mortgages on real estate, first liens	2,685,658 13

Collateral Loans.

	Par value.	Market value.	Amount loaned.
United States bonds	$3,000 00	$3,000 00	$2,500 00
Third Av.(N.Y.City) R. R. Co. stock,	5,100 00	14,025 00	6,000 00
Western Union Tel. Co. stock	7,500 00	5,550 00	11,500 00
Missouri Pac. Ry. third mtge. bond,	1,000 00	1,130 00	
American Tel. & Cable Co. stock	2,800 00	1,680 00	
New York, Lack. & W. Ry. Co. stk.	6,600 00	5,643 00	
Missouri Pacific Ry. Co. bonds	2,000 00	2,260 00	1,700 00
Missouri Pacific Ry. Co. stock	80,000 00	70,800 00	150,000 00
Western Union Tel. Co. stock	150,000 00	111,187 50	
Missouri Pacific Ry. Co. stock	10,000 00	8,850 00	
St. Paul, Min. & M. Ry. Co. stock	100,000 00	94,250 00	100,000 00
American Tel. & Cable Co. stock	30,000 00	18,000 00	
Chicago & N. W. Ry. Co. com. stk.	10,000 00	11,725 00	
Lake Shore & M. S. Ry. Co. stock	50,000 00	49,125 00	50,000 00
Louisville, N. A. & C. Ry. Co. bonds,	1,000 00	1,000 00	
St. Paul, Min. & M. Ry. Co. stock	60,000 00	56,550 00	100,000 00
Missouri Pacific Ry. Co. stock	50,000 00	44,250 00	
St. Paul, M. & M. Ry. Co. gold bds.	20,000 00	20,500 00	
Union Pacific Ry. Co. stock	3,300 00	2,433 75	
Chesapeake & Ohio Ry. Co. gold bds.	180,000 00	183,600 00	150,000 00

	Par value.	Market value.	Amount loaned.	
Cin. & Springfield Ry. Co. bonds...	$35,000 00	$39,200 00		
New York C. & H. R. R. R. Co. bds	60,000 00	77,700 00		
Canada Southern Ry. Co. bonds....	6,000 00	5,880 00	$100,000 00	
Morris & Essex Ry. Co. bonds.....	1,000 00	1,245 00		
Chicago, Mil. & St. Paul Ry. bond..	1,000 00	1,245 00		
Am. Tel. & Cable Co. stock.....	10,000 00	6,000 00	4,000 00	
Jersey City bonds.....	35,000 00	33,250 00	25,000 00	
Am. Tel. & Cable Co. stock.....	4,000 00	2,400 00	1,500 00	
Am. Tel. & Cable Co. stock.....	3,500 00	2,100 00	1,000 00	
Metropolitan Trust Co. (N.Y.) stock,	3,000 00	3,900 00	3,000 00	
Col., Chic. & Ind. Cent. Ry. Co. bd..	1,000 00	1,500 00	750 00	
Great Western R. R. Co. bond.....	15,000 00	14,700 00		
St. Louis, Kan. City & Northern Ry. Co. real estate and railway bonds,	15,000 00	16,350 00		
St. Louis, Kansas City & Northern Ry. (Omaha div.) gold bonds.....	10,000 00	11,050 00		
Missouri Pacific Ry. bonds.....	5,000 00	5,650 00	50,000 00	
Chic., St. P., Minn'p. & Omaha bds.	4,000 00	4,320 00		
Col. & Hocking Val. R. R. Co. bds..	4,000 00	4,700 00		
Buff., N. Y. & Phil. Ry. Co. gd. bds.	2,000 00	2,040 00		
Chi., St. P. & Min'p. Ry. Co. gd. bds.	500 00	575 00		
Wisconsin Valley R. R. Co. bonds..	1,000 00	1,130 00		
Am. Tel. & Cable Co. stock.....	2,500 00	1,500 00	1,250 00	
Western Union. Tel. Co stock.....	500 00	370 62	300 00	
Missouri Pacific Ry. Co. bonds.....	15,000 00	16,950 00	15,000 00	
United States bonds.....	200 00	250 00	200 00	
Total amounts.....	$1,006,500 00	$959,564 87	$773,700 00	
				$773,700 00
Premium notes and loans on policies in force.....				141,309 66

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States bonds.....	$286,579 05	$287,500 00	
District of Columbia bonds.....	131,384 40	133,776 00	
Jersey City water loan and scrip.....	4,947 50	5,060 00	
Jersey City bonds.....	185,351 25	174,000 00	
South Norwalk water fund bonds.....	40,000 00	51,600 00	
N. Y., Lackawanna and Western R. R. bonds.....	108,750 00	118,000 00	
Chicago and Northwestern Railway Co. bonds.....	99,099 32	102,125 00	
Chicago, Milwaukee and St. Paul Railway bonds...	102,434 93	106,500 00	
Chicago, Milwaukee and St. Paul Railway gold bds.	46,256 00	46,875 00	
Missouri Pacific Railway bonds.....	100,896 06	101,000 00	
Central Iowa Railway gold bonds.....	107,443 84	103,542 00	
Hannibal and St. Joseph bonds.....	51,187 50	51,292 00	
Total (carried out at cost value).....	$1,264,329 85	$1,281,270 00	
			1,264,329 85
Cash in office, $392.34; in bank, $101,726.72; total.....			102,119 06
Bills receivable.....			10,891 71
Agents' ledger balances.....			19,168 80
Total net or invested assets as per balance.....			$5,061,465 05

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages.....		29,939 68
Bonds and stocks owned.....		19,690 27
Collateral loans and bills receivable.....		2,714 85
Premium notes, loans or liens and bank balances.....		7,047 80
Market value of real estate *over cost*.....		24,912 16
Market value of bonds and stocks *over cost*.....		16,940 15
Gross premiums due and unreported on policies in force.....	$40,664 36	
Gross deferred premiums on policies in force.....	76,560 67	
Total.....	$117,225 03	
Deduct average loading (30 per cent).....	23,445 00	
Net amount of uncollected and deferred premiums.....		93,780 03
Total of invested and other assets.....		$5,256,489 99
Deduct items not admitted.....		30,060 51
Total admitted assets.....		$5,226,429 48

Items not admitted.

Agents' balances	$19,168 80	
Bills receivable	10,891 71	
Total items not admitted	$30,060 51	

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$4,420,778 00	
Deduct net value of risks reinsured	31,978 00	
Net reinsurance reserve		$4,388,800 00
Claims for death losses and matured endowments not due	$31,660 00	
Claims for death losses and other policy claims resisted	15,000 00	
Total policy claims		46,660 00
Dividends or surplus, or other description of profits due policyholders		9,254 17
All other liabilities, viz.: Premiums paid in advance, $6,887.74; accrued rents and unpresented accounts, $5,779.22; liability on lapsed policies presentable for surrender, $1,207; total		13,873 96
Liabilities on policyholders' account		$4,458,588 13
Gross surplus on policyholders' account		767,841 35
Total Liabilities		$5,226,429 48

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1882	$88,710 13	
Premium notes, loans or liens received during 1883	88,174 21	
Total		$176,884 34
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims	$3,120 53	
Purchase of surrendered policies and canceled by lapse	4,667 01	
Redeemed by maker in cash	27,787 14	
Total reduction of premium note account		35,574 68
Balance of note assets December 31, 1883		$141,309 66

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	7,731	$13,946,090
Endowment policies	1,766	2,679,684
All other policies	212	541,331
New policies issued during the year:		
Whole life policies	1,479	4,142,050
Endowment policies	330	834,000
All other policies	53	255,118
Old policies revived during the year:		
Whole life policies	13	19,323
Endowment policies	3	2,444
All other policies	1	6,000
Old policies increased and changed:		
Whole life policies	20	63,490
Endowment policies	14	23,765
All other policies	18	57,000

Additions by dividends during the year:

	Number.	Amount.
Whole life policies	.....	$32,449
Endowment policies	.....	5,415
Total number and amount	11,640	$22,608,159
Deduct policies decreased and ceased to be in force	1,645	3,414,580
Total policies in force at the end of the year	9,995	$19,193,579

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	8,055	$15,632,293
Endowment policies	1,708	2,918,884
All other policies	232	642,402
Total policies in force at the end of the year	9,995	$19,193,579

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	154	$283,304
By maturity (endowment)	40	58,967
By expiry (term)	33	174,000
By surrender	482	480,996
By lapse	611	1,393,496
By change and decrease	34	123,317
Not taken	291	900,500
Totals	1,645	$3,414,580

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	4,602	$8,891,122
Policies issued during 1883	421	1,484,456
Total	5,023	$10,375,578
Deduct policies ceased to be in force during 1883	530	1,159,500
Policies in force in New York December 31, 1883	4,493	$9,216,078
Losses and claims unpaid December 31, 1882	2	$11,920 00
Losses and claims incurred during 1883	56	156,985 00
Total	58	$168,905 00
Losses and claims on policies in New York, paid during 1883	51	$143,080 09
Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses		$333,808 15

WASHINGTON LIFE INSURANCE COMPANY.

No. 21 Courtlandt Street, New Yoı

[Incorporated January, 1860; commenced business February 2, 1860.]

WILLIAM A. BREWER, Jr., *President.* WM. HAXTUN, *Vice-President and Secretary.*

I. CAPITAL.

Capital stock paid up in cash, $125,000.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$1,344,455 29	
Cash received for annuities	3,500 00	
Total premium income		$1,347,955 29
Interest on:		
Mortgage loans		237,027 25
Bonds and dividends on stock		74,283 09
Other debts due the company		8,296 69
Discount on claims paid in advance		6,716 31
Rents from company's property		10,462 02
Profits on bonds, stocks or real estate sold		110,212 71
Total Income during the year		$1,794,953 36
Balance of net or ledger assets December 31, 1882		6,095,189 87
Total		$7,890,143 23

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$331,677 70	
Cash paid for matured endowments and additions	135,841 49	
Total amount actually paid for losses and endowments		$467,519 19
Cash paid to annuitants		2,756 98
Cash paid for surrendered policies and additions		273,146 21
Return premiums		716 49
Cash dividends paid to policyholders		228,915 00
(*Total paid policyholders* $973,053.87)		
Paid stockholders for interest or dividends		8,636 25
Commissions to agents		92,036 99
Salaries and traveling expenses of agents		42,630 13
Medical examiners' fees		12,441 25
Salaries and other compensation of officers and other office employes,		48,595 68
Taxes in State where organized, taxes, licenses, fines and fees in other States		11,998 80
Paid for rent		8,250 00
Commuting commissions		25,356 89
Advertising		16,712 82
All other items, viz.: Exchange and postage, $5,026.32; printing and stationery, $8,037.90; profit and loss, $27,198.29; interest, $7,904.92; miscellaneous expenses, $14,384.13; total		62,551 47
(*Total miscellaneous expenses* $329,210.28)		
Disbursements during the year, deducted from above total		$1,302,264 15
Balance December 31, 1883		$6,587,879 08

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$443,996 64
Loans secured by mortgages on real estate, first liens	5,185,115 67
Loans made in cash to policyholders on the company's policies	78,738 16

Stocks, Bonds, etc., owned by the Company,

	Cost value.	Market value.	
United States bonds	$145,000 00	$151,250 00	
New York City bonds	408,604 79	518,000 00	
Brooklyn City Park bonds	50,000 00	71,000 00	
Brooklyn City Water Loan bonds	106,098 63	126,000 00	
Total (carried out at cost value)	$709,703 42	$866,250 00	$709,703 42
Cash in office, $12,291.73; in bank, $129.754.58; total			142,046 31
Agents' ledger balances			28,278 88
Total net or invested assets as per balance			$6,587,879 08

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		42,589 50
Bonds and stocks owned		4,203 50
Collateral loans		2,714 97
Market value of real estate over cost		22,902 81
Market value of bonds and stocks over cost		156,546 58
Gross premiums due and unreported on policies in force	$74 564 14	
Gross deferred premiums on policies in force	162,997 12	
Total	$237,561 26	
Deduct average loading (20 per cent)	47,512 25	
Net amount of uncollected and deferred premiums		190,049 01
Total of invested and other assets		$7,006,885 45
Deduct items not admitted		28,278 88
Total admitted Assets		$6,978,606 57

Items not admitted.

Agents' balances	$28,278 88

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent. interest		$6,032,396 00
Claims for death losses and matured endowments, due and unpaid,	$10,396 68	
Claims for death losses and matured endowments not due	46,930 55	
Claims for death losses and other policy claims resisted	14,411 99	
Total policy claims		71,739 22
Unpaid dividends to stockholders		385 00
Due on account of salaries, rents and office expenses		2,041 68
Premiums paid in advance		3,830 77
Liabilities on policyholders' account		$6,110,392 67
Gross surplus on policyholders' account		868,213 90
Total Liabilities		$6,978,606 57

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	9,251	$20,594,057
Endowment policies	4,132	7,868,010
All other policies	12	20,000
Reversionary additions	.....	891,952

New policies issued during the year:

	Number.	Amount.
Whole life policies	584	$1,428,428
Endowment policies	1,978	4,364,686
All other policies	4	.....
Reversionary additions	.....	420,011

Old policies revived during the year:

Whole life policies	51	117,000
Endowment policies	27	52,500
Reversionary additions	.....	6,845
Total number and amount	16,039	$35,763,489
Deduct policies decreased and ceased to be in force	1,614	3,768,766
Total policies in force at the end of the year	14,425	$31,994,723

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	9,094	$20,343,465
Endowment policies	5,315	10,695,293
All other policies	16	20,000
Reversionary additions	.....	935,965
Total policies in force at the end of the year	14,425	$31,994,723

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	158	$356,289
By maturity (endowment)	74	138,348
By surrender	299	945,753
By lapse	728	1,454,602
Not taken	355	873,774
Totals	1,614	$3,768,766

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	2,456	$7,270,680
Policies issued during 1883	214	688,280
Total	2,670	$7,958,960
Deduct policies ceased to be in force during 1883	187	578,945
Policies in force in New York December 31, 1883	2,483	$7,380,015
Losses and claims unpaid December 31, 1882	6	$19,516 99
Losses and claims incurred during 1883	22	73,350 43
Total	28	$92,867 42
Losses and claims on policies in New York paid during 1883	22	$56,888 71
Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions, or other expenses		$259,340 24

Life Insurance Companies of Other States.

Abstracts Compiled from the Annual Statements of Life Insurance Companies of other States, Authorized to Transact Business in this State, Showing their Condition on the 31st Day of December, 1883.

ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated 1820; commenced business 1850.]

MORGAN G. BULKELEY, *President.* J. L. ENGLISH, *Secretary.*

Attorney for service of process in the State of New York, THOMAS J. MUMFORD, No. 165 Broadway, New York.

I. CAPITAL.

Capital stock paid up in cash, $1,000,000.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$2,395,569 83	
Notes and loans taken for premiums	121,610 66	
Premiums paid by dividends and surrendered policies	204,108 79	
Total	$2,721,289 28	
Deduct amount paid for reinsurance	1,939 09	
Total premium income		$2,719,350 19
Interest on:		
Mortgage loans		828,529 75
Bonds and dividends on stock		548,581 80
Premium notes, loans or liens		109,927 88
Other debts due the company		27,951 82
Discount on claims paid in advance		11,398 63
Interest on deposits		42,971 33
Profits on bonds, stocks or real estate sold		191,010 95
Total Income during the year		$4,479,722 35
Balance of net or ledger assets December 31, 1882		26,756,069 56
Total		$31,235,791 91

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$1,195,760 23	
Premium notes and loans used in payment of the same	59,112 47	
Cash paid for matured endowments and additions	671,170 60	
Premium notes and loans used in payment of the same	34,378 40	
Total	$1,960,421 70	
Deduct amount received for losses or claims on policies of this company reinsured	6,000 00	
Total amount actually paid for losses and endowments		$1,954,421 70
Cash paid for surrendered policies		42,528 45
Premium notes and loans used in purchase of surrendered policies and voided by lapse		58,539 49
Cash surrender values, including reconverted additions applied in payment of premiums		204,108 79
Cash dividends paid to policyholders		385,481 24
Premium notes and loans used in payment of dividends		136,748 49
(*Total paid policyholders* $2,781,828.16)		
Paid stockholders for interest or dividends		87,500 00
Commissions to agents		272,734 52
Salaries and traveling expenses of agents		18,102 16
Medical examiners' fees		18,654 68
Salaries and other compensation of officers and other office employes,		56,532 32
United States taxes, $26.44; taxes in State where organized, $63,005.46; taxes, licenses, fines and fees in other states, $18,512.73; total		81,544 63

Paid for rent	$8,999 78
Paid for furniture and fixtures and safes for home and agency offices	494 81
Advertising	10,138 31
All other items, viz.: Supplies, $11,272.32; expressage, $2,383.67; telegrams, $490.16; postage, $13,533.79; printing, $2,832.43; stationery, $1,644.44; law expenses, $17,152.47; traveling, $3,950.20; exchange, $2,074.84; State valuations, $5,973.52; profit and loss, $5,636.59; incidental expenses, $17,330.36; total, (*Total miscellaneous expenses* $638,976)	84,274 79
Disbursements during the year, deducted from above total	$3,420,804 16
Balance December 31, 1883	$27,814,987 75

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$447,200 79
Loans secured by mortgages on real estate, first liens	13,959,006 21

Collateral Loans.

	Par value.	Market value.	Amount loaned.
United States Bank stock	$7,500 00	$11,250 00	
Willimantic Linen Co. stock	7,500 00	15,000 00	
Ætna Fire Insurance Co stock	8,000 00	18,000 00	
Hartford Carpet Co. stock	2,500 00	5,500 00	$47,700 00
Hartford City Coal & Salt Co. stk.	10,000 00	2,500 00	
United States Bank stock	1,300 00	1,950 00	
Ætna Fire Insurance Co. stock	4,400 00	9,900 00	
Willimantic Linen Co. stock	10,000 00	20,000 00	
Hartford Carpet Co. stock	5,000 00	11,000 00	
Ætna Fire Insurance Co. stock	4,000 00	9,000 00	58,363 31
United States Bank stock	15,000 00	22,500 00	
Ætna Fire Insurance Co. stock	2,500 00	5,625 00	
Ætna Fire Insurance Co. stock	5,400 00	12,150 00	
Hartford Carpet Co. stock	3,000 00	6,600 00	21,400 00
Ætna Fire Insurance Co. stock	10,000 00	22,500 00	
Keithsburgh Township bonds	2,000 00	2,000 00	2,680 00
City of Beardstown bonds	1,500 00	1,500 00	
Union Salt Co. stock	42,500 00	29,750 00	25,000 00
United States Bank stock	5,000 00	7,500 00	4,000 00
Orient Fire Insurance Co. stock	1,000 00	800 00	
Cent. Nat. Bank, Middletown, stk.	1,200 00	1,600 00	1,200 00
N. Y., N. H. & Hartford R. R. stk.	7,700 00	13,090 00	7,850 00
Travelers' Insurance Co. stock	9,100 00	26,390 00	11,400 00
Ætna Fire Insurance Co. stock	15,600 00	35,100 00	12,500 00
Wheeler & Wilson Manf. Co. stock,	32,500 00	97,500 00	74,000 00
Orient Fire Insurance Co. stock	10,000 00	8,000 00	16,000 00
Connecticut Fire Ins. Co. stock	8,000 00	9,600 00	
Little Rk., Miss. R. & Tex. R. R. bds	13,000 00	13,000 00	8,000 00
Hartford Carpet Co. stock	4,000 00	8,800 00	8,000 00
Hartford City Gas-Light Co. stock	8,250 00	9,900 00	6,000 00
Ætna Fire Insurance Co. stock	16,200 00	36,450 00	25,000 00
Ætna Fire Insurance Co. stock	3,000 00	6,750 00	46,000 00
Phœnix Fire Insurance Co. stock	4,700 00	7,520 00	
Stanley Rule & Level Co. stock	5,000 00	15,000 00	
Willimantic Linen Co. stock	4,875 00	9,750 00	
Hartford Carpet Co. stock	2,500 00	5,500 00	
Willimantic Linen Co. stock	3,500 00	7,000 00	
Pittsburgh & Western R. R. bonds	150,000 00	135,000 00	120,000 00
Willimantic Linen Co. stock	5,825 00	11,650 00	10,000 00
South. N. Engl'd Teleph'ne Co. stk.	20,000 00	25,000 00	10,000 00
Phœnix Fire Insurance Co. stock	20,000 00	32,000 00	20,000 00
Meriden Britannia Co. stock	2,500 00	10,000 00	12,000 00
Peck, Stowe & Wilcox Co. stock	2,000 00	6,000 00	
Ætna Fire Insurance Co. stock	1,800 00	4,050 00	3,000 00
Ætna Fire Insurance Co. stock	1,000 00	2,250 00	4,000 00
Phœnix Fire Insurance Co. stock	2,400 00	3,840 00	
Total amounts	$502,750 00	$755,765 00	$554,093 31

	554,093 31
Loans made in cash to policyholders on the company's policies	228,094 62
Premium notes and loans	2,104,296 47
Cash notes received for premiums	11,395 69

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
Connecticut River Banking Company stock	$20,365 00	$11,750 00
Metropolitan Bank, New York, stock	10,312 50	12,375 00
Phœnix National Bank, Hartford, stock	124,285 50	151,470 00
Mercantile National Bank, Hartford, stock	42,885 25	48,000 00
City National Bank, Hartford, stock	60,900 75	50,400 00
Hartford National Bank, Hartford, stock	107,720 25	127,500 00
First National Bank, Hartford, stock	92,060 66	88,680 00
National Exchange Bank, Hartford, stock	93,729 80	116,400 00
American National Bank, Hartford, stock	93,576 87	115,776 00
Farmers & Mechanics' Nat'l Bank, Hartford, stock,	102,462 25	73,450 00
Suffield National Bank, Suffield, stock	15,100 00	14,630 00
New Britain National Bank, New Britain, stock	28,450 00	31,250 00
Charter Oak National Bank, Hartford, stock	97,572 25	108,680 00
Ætna National Bank, Hartford, stock	79,969 46	87,500 00
Hartford Trust Company, Hartford, stock	20,825 00	21,000 00
United States Bank, Hartford, stock	5,262 50	7,500 90
Rockville National Bank, Rockville, stock	20,000 00	25,000 00
Security Company, Hartford, stock	10,000 00	11,500 00
United States bonds	952,675 60	1,097,200 00
Connecticut River R. R. stock	39,372 25	60,352 00
Ætna Fire Insurance stock	19,236 68	18,900 00
N. Y., N. H. & Hartford R. R. stock	144,145 75	166,260 00
Indianapolis and Cincinnati R. R. bonds	47,380 00	50,000 00
Columbus and Indianapolis R. R. bonds	45,000 00	50,000 00
Cincinnati and Indiana R. R. bonds	20,675 00	24,000 00
Cleveland, Painesville and Ashtabula R. R. bonds.	13,671 25	14,700 00
St. Johnsbury and Lake Champlain R. R. bonds	105,000 00	108,000 00
Union Pacific R. R. bonds	30,690 00	34,500 00
Harlem and Portchester R. R. bonds	99,500 00	125,000 00
N. Y. Central and Hudson River R. R. bonds	100,000 00	125,000 00
Keokuk and Des Moines R. R. bonds and stocks	22,033 20	18,749 00
Cleveland and Pittsburgh R. R. bonds	747 50	1,000 00
Atlantic Dock bonds	25,000 00	25,750 00
Chicago, Milwaukee and St. Paul R. R. bonds	25,000 00	26,500 00
Vermont Valley R. R. bonds	150,750 00	157,500 00
Hartford and Conn. Western R. R. bonds	300,000 00	300,000 00
Chicago, Burlington and Quincy R. R. stock	11,687 50	12,000 00
N. Y. Central and Hudson River R. R. stock	25,000 00	23,000 00
Union Pacific R. R. stock	18,625 00	15,400 00
Terre Haute and Logansport R. R. bonds	100,000 00	104,000 00
South Carolina State bonds	26,545 00	36,361 50
Virginia State bonds	23,357 94	15,200 00
Tennessee State bonds	31,301 00	13,600 00
Nebraska State bonds	39,678 85	39,678 85
Mississippi State bonds	10,000 00	10,000 00
Richmond City bonds	20,500 00	25,500 00
Galesburg City bonds	9,215 00	8,700 00
Mobile City bonds	141,500 00	91,975 00
Hartford Non-taxable City bonds	68,950 00	79,350 00
Hartford Capitol City bonds	87,740 00	105,600 00
Hartford Funded City bonds	211,620 00	244,200 00
Cleveland City bonds	135,230 00	164,400 00
Louisville City bonds	89,750 00	110,000 00
Kansas City bonds	90,500 00	110,000 00
New Britain City bonds	130,689 00	149,500 00
Chicago Water Loan City bonds	50,000 00	55,000 00
Springfield City bonds	82,405 00	86,000 00
Elizabeth Funded City bonds	128,580 00	57,600 00
Grand Rapids City bonds	5,581 83	10,000 00
Hartford City bonds	13,710 00	14,700 00
Peoria City bonds	100,200 00	114,480 00
Beardstown City bonds	2,980 00	5,000 00
New Boston City bonds	9,750 00	9,750 00
Cleveland City bonds	52,390 00	57,200 00
Jersey City bonds	122,900 00	137,800 00
Newark City bonds	172,015 00	200,100 00
Fort Wayne City bonds	40,305 00	51,000 00
Indianapolis City bonds	487,570 00	557,000 00
Quincy City bonds	37,564 00	50,000 00
Milwaukee Water City bonds	97,500 00	120,000 00
Cincinnati City bonds	100,000 00	125,000 00
Hartford Park City bonds	1,000 00	1,000 00
Logansport City bonds	61,200 00	61,200 00
Marion City bonds	5,642 50	5,500 00
St. Paul City bonds	52,350 00	63,000 00
Webster City bonds	37,950 00	37,950 00
Girard City bonds	5,000 00	5,000 00
Lincoln City bonds	29,500 00	30,680 00
Creston City bonds	10,000 00	10,000 00
Emporia City bonds	20,500 00	20,500 00
Audubon City bonds	5,600 00	5,600 00
Warren County bonds	930 00	1,000 00

	Cost value.	Market value.
Blackford County bonds	$19,000 00	$19,000 00
Carroll County bonds	40,000 00	42,000 00
Hamilton County bonds	5,800 00	6,090 00
Munroe County bonds	35,000 00	40,000 00
Ford County bonds	104,000 00	109,200 00
Adams County bonds	37,937 50	50,000 00
Christian County bonds	30,250 00	31,000 00
Cook County bonds	22,750 00	28,750 00
Sangamon County bonds	8,500 00	10,800 00
Sangamon County bonds	15,750 00	16,200 00
Kankakee County bonds	24,687 50	25,000 00
Macoupin County bonds	77,800 00	77,800 00
Sangamon County bonds	46,000 00	52,500 00
White County bonds	10,860 00	12,000 00
Gallatin County bonds	10,400 00	13,000 00
Randolph County bonds	29,873 46	29,873 46
De Witt County bonds	20,850 00	20,000 00
Hudson (N. J.) County bonds	49,843 75	54,000 00
Iroquois County bonds	22,221 50	23,100 00
Ramsey County bonds	32,000 00	32,000 00
Marion (Indiana) County bonds	200,250 00	210,000 00
Marion (Iowa) County bonds	25,000 00	25,000 00
Tazewell County bonds	50,000 00	52,500 00
Johnson County bonds	85,000 00	87,550 00
Moultrie County bonds	60,000 00	60,000 00
Ellsworth County bonds	26,000 00	26,780 00
Monroe County bonds	7,000 00	7,000 00
Ida County bonds	49,000 00	49,000 00
Macon County bonds	15,000 00	15,375 00
Harper County bonds	11,500 00	11,500 00
Montgomery County bonds	7,000 00	7,000 00
Clay County bonds	40,000 00	40,000 00
Stafford County bonds	5,000 00	5,000 00
Washington County bonds	34,000 00	35,020 00
Reno County bonds	20,500 00	20,500 00
Paris Town bonds	21,000 00	21,000 00
Georgetown Town bonds	27,000 00	27,000 00
Mt. Pulaski Town bonds	30,000 00	30,000 00
Grant Town bonds	30,000 00	30,000 00
Penn Town bonds	12,525 00	13,000 00
Moline Town bonds	19,750 00	25,000 00
Rock Island Town bonds	24,125 00	30,000 00
Lennox Town bonds	3,500 00	3,500 00
Danbury Town bonds	6,050 00	7,000 00
Bushnell Town bonds	40,800 00	40,800 00
Ricks Town bonds	6,980 00	8,000 00
Mattoon Town bonds	20,250 00	27,000 00
Winchester Town bonds	4,600 00	5,000 00
Kirklin Town bonds	3,000 00	3,000 00
Galva Town bonds	14,700 00	15,000 00
Keithsburgh Town bonds	23,000 00	23,000 00
De Witt Town bonds	9,950 00	10,000 00
Ross Town bonds	36,480 00	36,480 00
East Windsor Town bonds	29,700 00	31,200 00
Stewart Town bonds	3,000 00	3,000 00
Urbana Town bonds	1,000 00	1,000 00
Sprague Town bonds	40,133 33	40,133 33
Province Quebec Town bonds	25,187 50	26,250 00
Bloomfield Town bonds	40,824 00	40,000 00
Champaign Town bonds	55,000 00	57,750 00
Worth Town bonds	9,000 00	9,000 00
Sangamon Town bonds	15,000 00	15,000 00
Shenandoah Town bonds	14,000 00	14,000 00
Pleasant Town bonds	35,350 00	35,000 00
Boone Town bonds	13,000 00	13,000 00
Creek Town bonds	28,000 00	28,000 00
Angus Town bonds	5,000 00	5,000 00
Humeston Town bonds	3,500 00	3,500 00
Harlan Town bonds	6,600 00	6,600 00
Edgewood Village Town bonds	7,500 00	7,500 00
Tuscola Town bonds	10,000 00	10,000 00
Butler Town bonds	25,000 00	25,000 00
Emmetsburg Town bonds	4,000 00	4,000 00
Allerton Town bonds	7,000 00	7,000 00
Lamard Town bonds	10,000 00	10,000 00
Hubbard Town bonds	3,000 00	3,000 00
Fond Du Lac Town bonds	75,000 00	75,000 00
Sabula Town bonds	10,000 00	10,000 00
Lennox Town bonds	8,400 00	10,000 00
Lewiston Town bonds	45,000 00	46,350 00
Creek Town bonds	28,000 00	28,840 00
Neodesha Town bonds	14,500 00	14,500 00
Sullivan Town bonds	600 00	600 00
Marcus School District School bonds	3,000 00	3,000 00

	Cost value.	Market value.	
Creston School bonds	$47,000 00	$47,000 00	
Spring Creek School bonds	5,000 00	5,000 00	
Paris Union School bonds	17,000 00	17,000 00	
Cedar Rapids School bonds	57,000 00	57,000 00	
Milton School bonds	4,000 00	4,000 00	
Red Oak School bonds	6,500 00	6,500 00	
Ida Grove School bonds	17,000 00	17,000 00	
Glad Brook School bonds	2,500 00	2,500 00	
Centreville School bonds	18,000 00	18,000 00	
Hampton School bonds	12,500 00	12,500 00	
Union School bonds	2,000 00	2,000 00	
Defiance School bonds	3,743 00	3,800 00	
Batavia School bonds	10,000 00	10,000 00	
Alta School bonds	5,200 00	5,200 00	
Tipton School bonds	28,000 00	28,000 00	
Portland School bonds	9,000 00	9,000 00	
Odebolt School bonds	4,750 00	4,750 00	
Spencer School bonds	4,000 00	4,000 00	
Enfield School bonds	4,200 00	4,200 00	
South English School bonds	3,000 00	3,000 00	
Camargo School bonds	5,000 00	5,000 00	
Van Horne School bonds	2,500 00	2,500 00	
Garwin School bonds	1,400 00	1,400 00	
Fort Dodge School bonds	5,000 00	5,000 00	
Oxford Junction School bonds	5,000 00	5,000 00	
Snow Hill School bonds	5,400 00	5,400 00	
Goldfield School bonds	2,000 00	2,000 00	
Charlton School bonds	11,000 00	11,000 00	
Sibley School bonds	2,000 00	2,000 00	
Peoria School bonds	20,000 00	20,000 00	
Clearfield School bonds	2,200 00	2,200 00	
Dunlap School bonds	9,000 00	9,000 00	
Imogene School bonds	2,500 00	2,500 00	
Ellsworth School bonds	1,850 00	1,850 00	
Marshalltown School bonds	15,000 00	15,000 00	
Lineville School bonds	4,000 00	4,000 00	
Vermillion School bonds	20,000 00	20,000 00	
Panora School bonds	8,500 00	8,500 00	
Saline County School bonds	2,859 65	2,859 65	
Total (carried out at cost value)	$8,744,778 48	$9,424,998 79	$8,744,778 48
Cash in office, $26,819.87; in bank, $1,716,964.34; total			1,743,784 21
Bills receivable			20,724 69
Agents' ledger balances			1,613 28
Total net or invested assets as per balance			$27,814,987 75

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		209,458 58
Bonds and stocks owned		121,623 68
Premium notes, loans or liens		52,848 88
Market value of bonds and stocks *over cost*		680,220 31
Gross premiums due and unreported on policies in force	$70,371 09	
Gross deferred premiums on policies in force	131,045 70	
Total	$201,416 79	
Deduct average loading (20 per cent)	40,283 35	
Net amount of uncollected and deferred premiums		161,133 44
Total of invested and other assets		$29,040,272 64
Deduct items not admitted		22,337 97
Total admitted Assets		$29,017,934 67

Items not admitted.

Agents' balances	$1,613 28
Bills receivable	20,724 69
Total items not admitted	$22,337 97

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the Connecticut State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$22,366 00	
Deduct net value of risks reinsured	53,579 00	
Net reinsurance reserve		$22,318,787 00
Claims for death losses due and unpaid	$35,117 00	
Claims for matured endowments unpaid	40,121 00	
Claims for death losses and matured endowments not due	261,259 00	
Claims for death losses and other policy claims resisted	36,000 00	
Total policy claims		372,497 00
Dividends or surplus, or other description of profits due policy-holders		55,685 38
Premiums paid in advance		3,029 30
Liabilities on policyholders' account		$22,749,998 68
Gross surplus on policyholders' account		6,267,935 99
Total Liabilities		$29,017,934 67

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$2,284,898 96	
Premium notes, loans or liens received during 1883	121,610 66	
Total		$2,406,509 62
Deductions during the year as follows, viz.: Notes, loans or liens used in —		
Payment of losses or claims	$93,490 87	
Purchase of surrendered policies and canceled by lapse	58,539 49	
Payment of dividends to policyholders	136,748 49	
Redeemed by maker in cash	13,434 30	
Total reduction of premium note account		302,213 15
Balance of note assets December 31, 1883		$2,104,296 47

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	36,821	$53,689,762 94
Endowment policies	18,603	20,354,664 50
All other policies	3,804	8,884,433 00
New policies issued during the year:		
Whole life policies	1,926	3,419,582 00
Endowment policies	2,526	4,059,902 00
All other policies	1,045	2,552,949 00
Old policies revived and increased during the year:		
Whole life policies	13	44,222 00
Endowment policies	7	20,930 00
All other policies	5	17,000 00
Total	64,750	$93,043,445 44
Deduct policies decreased and ceased to be in force,	4,396	8,003,110 00
Total policies in force at the end of the year	60,354	$85,040,335 44

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	37,058	$53,701,750 94
Endowment policies	19,255	21,955,681 50
All other policies	4,041	9,382,903 00
Total policies in force at the end of the year	60,354	$85,040,335 44

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	819	$1,302,806 75
By maturity (endowment)	801	715,968 00
By expiry (term)	175	470,122 00
By surrender	744	1,443,815 00
By lapse	893	2,211,656 25
Not taken	964	1,858,742 00
Totals	4,396	$8,003,110 00

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	6,133	$9,879,883 44
Policies issued during 1883	278	618,698 00
Total	6,411	$10,498,581 44
Deduct policies ceased to be in force during 1883	359	705,033 00
Policies in force in New York December 31, 1883	6,052	$9,793,548 44

	Number.	Amount.
Losses and claims unpaid December 31, 1882	36	$63,643 00
Losses and claims incurred during 1883	162	185,731 00
Total	198	$249,374 00

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	156	$190,524 75

	Amount.
Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions, or other expenses: Cash, $266,731.60; notes or credits, $16,082.54; total,	$282,814 14

BERKSHIRE LIFE INSURANCE COMPANY.

PITTSFIELD, MASS.

[Organized May, 1851; commenced business September, 1851.]

WILLIAM R. PLUNKETT, *President.* JAMES W. HULL, *Secretary.*

Attorney for service of process in the State of New York, FRANKLIN E. TAYLOR, No 316 Broadway, New York.

I. CAPITAL.

Capital stock paid up in cash, $25,500.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$452,057 92	
Notes and loans taken for premiums	33,705 12	
Premiums paid by dividends, including reconverted additions, $91,576.09; by surrendered policies, $5,566.86	97,142 95	
Total	$582,905 99	
Deduct amount paid for reinsurance	2,606 84	
Total premium income, new, $93,710.71; renewal, $486,588,44,		$580,299 15
Interest on:		
Mortgage loans		124,529 87
Bonds and dividends on stock		25,056 87
Premium notes, loans or liens		7,490,03
Other debts due the company		8,007 87
Discount on claims paid in advance		346 15
Rents from company's property		15,350 70
Profit and loss		13,699 40
Total Income during the year		$774,780 04
Balance of net or ledger assets December 31, 1882		3,449,108 27
Total		$4,223,888 31

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$191,008 30	
Premium notes and loans used in payment of the same	3,926 70	
Cash paid for matured endowments and additions	106,118 97	
Premium notes and loans used in payment of the same	5,231 03	
Total	$306,285 00	
Deduct amount received for losses or claims on policies of this company reinsured	650 00	
Total amount actually paid for losses and endowments		$305,635 00
Cash paid for surrendered policies		135,082 09
Premium notes and loans used in purchase of surrendered policies and voided by lapse		9,988 83
Cash surrender values, including reconverted additions applied in payment of premiums		5,566 86
Cash dividends paid to policyholders		92,227 50
(Total paid policyholders $548,500.28)		
Paid stockholders for interest or dividends		1,785 00
Commissions to agents, new, $31,866 64; renewal, $25,809.02		57,675 66
Salaries and traveling expenses of agents		18,726 93
Medical examiners' fees		5,244 00
Salaries and other compensation of officers and other office employes,		19,603 23
Taxes in State where organized, $5,803.45; taxes, licenses, fines and fees in other States, $6,281.76		12,085 21
Paid for rent		4,970 79

Advertising		$5,966 79
All other items, viz.: Incidentals, $12,908.89; suspense account, $959.82 Total		13,868 71
(*Total miscellaneous expenses*	$139,926.32)	
Disbursements during the year, deducted from above total		$688,426 60
Balance December 31, 1883		$3,535,461 71

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value		$441,781 66
Loans secured by mortgages on real estate, first liens		2,108,664 67

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N. Y. C. & H. R. R. R. Co. stock	$5,000 00	$5,681 00	$13,000 00	
Third Nat. B'k S'gfield, Mass., st'k,	5,000 00	8,500 00		
P'sfield Nat. B'k, Pitts., Mass., st'k,	1,500 00	2,325 00	1,525 00	
Pitts. Coal G. Co., Pitts., Mass., st'k	16,400 00	21,320 00	19,000 00	
Agri. Nat. B'k, Pitts., Mass., stock,	1,600 00	3,840 00	9,500 00	
P'sfield Nat. B'k, Pitts., Mass., st'k,	5,600 00	8,680 00		
Boston & Albany R. R. Co. stock	5,000 00	8,750 00	5,000 00	
Agri. Nat. B'k, Pitts., Mass., stock,	700 00	1,680 00	1,000 00	
Third Nat. Bank, Pitts., Mass., st'k,	1,000 00	1,250 00	1,000 00	
Stockbridge & Pitts R. R. Co. st'k,	1,000 00	1,200 00	1,000 00	
Boston and Albany stock	110,000 00	127,600 00	160,000 00	
Boston and Maine, stock	50,000 00	58,000 00		
Total amounts	$202,800 00	$248,826 00	$211,025 00	
				211,025 00
Premium notes and loans on policies in force				143,533 44

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States bonds	$313,095 25	$335,250 00	
Pittsfield National Bank stock	68,830 00	78,740 00	
Agricultural National Bank stock	60,000 00	72,000 00	
Adams National Bank stock	31,250 00	36,250 00	
North Adams (Mass.) Water bonds	43,000 00	47,300 00	
Berkshire County (Mass.) loan	36,750 00	40,250 00	
Pittsfield Town loan	10,000 00	10,000 00	
Hinsdale Town loan	2,600 00	2,600 00	
Cheshire Town loan	1,000 00	1,000 00	
Total (carried out at cost value)	$566,525 25	$623,390 00	
			566,525 25
Cash in office $1,523.37; in bank, $53,220.11; total			54,743 48
Agents' ledger balances			7,660 66
Sundry debtors			1,524 55
Total net or invested assets as per balance			$3,535,461 71
Deduct depreciation from cost of real estate			6,959 54
Total net or invested assets, less depreciation			$3,528,502 17

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	32,750 11
Bonds and stocks owned	3,817 91
Collateral loans	827 25
Premium notes, loans or liens	6,182 34
Rents due and accrued on company's property or lease	808 65
Market value of bonds and stocks over cost	56,864 75

Gross premiums due and unreported on policies in force	$28,971 10	
Gross deferred premiums on policies in force	40,493 47	
Total	$69,464 57	
Deduct average loading (20 per cent)	13,892 91	
Net amount of uncollected and deferred premiums		$55,571 66
Total of invested and other assets		$3,685,324 84
Deduct items not admitted		9,185 21
Total admitted assets		$3,676,139 63

Items not admitted.

Agents' balances	$7,660 66
Sundry debtors	1,524 55
Total items not admitted	$9,185 21

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st Day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$3,008,712 00	
Deduct net value of risks reinsured	9,801 00	
Net reinsurance reserve		$2,998,911 00
Claims for death losses and matured endowments not due	$21,000 00	
Claims for death losses and other policy claims resisted	29,000 00	
Total policy claims		50,000 00
Dividends or surplus, or other description of profits due policyholders		2,767 60
All other liabilities, viz.: Premiums paid in advance, $15,796.89; sundry ledger credits, $1,318.11		17,115 00
Liabilities on policyholders' account		$3,068,793 60
Gross surplus on policyholders' account		607,346 03
Total Liabilities		$3,676,139 63

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$142,308 95	
Premium notes, loans or liens received during 1883	33,705 12	
Total		$176,014 07
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims	$9,157 73	
Purchase of surrendered policies and canceled by lapse	9,988 83	
Redeemed by maker in cash	13,334 07	
Total reduction of premium note account		32,480 63
Balance of note assets December 31, 1883		$143,533 44

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	3,016	$7,365,619
Endowment policies	2,201	4,384,493
All other policies	684	1,255,150
New policies issued during the year:		
Whole life policies	342	992,985
Endowment policies	837	1,617,360

Old policies revived during the year:

	Number.	Amount.
Whole life policies	10	$21,100
Endowment policies	14	28,000
Policies extended by act of 1861	68	133,600

Additions by dividends during the year:

Whole life policies	.....	116,486
Endowment policies	.....	52,604
Total number and amount	7,172	$15,967,397
Deduct policies decreased and ceased to be in force	792	1,844,484
Total policies in force at the end of the year	6,380	$14,122,913

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	3,103	$7,687,856
Endowment policies	2,679	5,346,407
All other policies	598	1,088,650
Total policies in force at the end of the year	6,380	$14,122,913

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	77	$208,147
By maturity (endowment)	74	111,350
By expiry (term)	132	257,000
By surrender	79	338,000
By lapse	221	522,754
By transfer	14	31,100
Not taken	195	376,133
Totals	792	$1,844,484

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	545	$1,122,958
Policies issued during 1883	92	374,300
Total	637	$1,497,258
Deduct policies ceased to be in force during 1883	36	93,387
Policies in force in New York December 31, 1883	601	$1,403,871
Losses and claims unpaid December 31, 1882	3	$11,750
Losses and claims incurred during 1883	20	28,608
Total	23	$40,358
Losses and claims on policies in New York paid during 1883	22	$30,358
Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions, or other expenses		$50,470 99

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated June 1865; commenced business October 1865.]

THOMAS W. RUSSELL, *President.* FREDERICK V. HUDSON, *Secretary.*

Attorney for service of process in the State of New York, E. A. PECK, Troy, N. Y.

I. CAPITAL.

Capital stock paid up in cash, $150,000.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$143,372 67	
Notes and loans taken for premiums	8,371 75	
Premiums paid by dividends and by surrendered policies	8,572 09	
Total	160,316 51	
Deduct amount paid for reinsurance	2,296 64	
Total premium income		$158,019 87
Interest on:		
Mortgage loans		46,394 18
Bonds and dividends on stock		18,977 25
Premium notes, loans or liens		4,964 64
Other debts due the company Discount on claims paid in advance Rents from company's property		4,662 06
Profits on bonds, stocks or real estate sold		20,581 57
Total Income during the year		$253,599 57
Balance of net or ledger assets December 31, 1882		1,321,417 06
Total		$1,575,016 63

III. DISBURSEMENTS DURING 1883.

Cash paid for losses	$90,583 47	
Cash paid for matured endowments	37,646 70	
Total amount actually paid for losses and endowments		$128,230 17
Cash paid for surrendered policies		2,432 09
Premium notes and loans used in purchase of surrendered policies and voided by lapse		810 47
Cash surrender values, applied in payment of premiums		8,572 09
Cash dividends paid to policyholders (applied in payment of premiums, $2,607.32)		5,914 98
Premium notes and loans used in payment of dividends		2,499 65
(*Total paid policyholders* $148,459.45)		
Paid stockholders for interest or dividends		12,000 00
Commissions to agents		9,974 66
Salaries and traveling expenses of agents		12,257 12
Medical examiners' fees		1,744 62
Salaries and other compensation of officers and other office employes		13,656 20
Taxes in State where organized, taxes, licenses, fines and fees in other States		4,278 60
All other items, viz.: Law expenses, $467.91; printing, advertising and all other expenses, $6,140.65; total		6,608 56
(*Total miscellaneous expenses* $60,519.76)		
Disbursements during the year, deducted from above total		$208,979 21
Balance December 31, 1883		$1,366,037 42

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$237,546 60
Loans secured by mortgages on real estate, first liens	656,512 65

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Phœnix Fire Insurance Co. stock	$2,000 00	$3,300 00	$2,500 00
Hartford Carpet Co. stock	1,200 00	2,400 00	1,200 00
Real Estate Mortgage	3,000 00	3,000 00	700 00
Total amounts	$6,200 00	$8,700 00	$4,400 00

	4,400 00
Loans made in cash to policyholders on the company's policies	1,900 00
Premium notes and loans on policies in force	93,503 28

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
Connecticut State bonds	$30,246 50	$30,060 00	
Tipton, Ind., County, bonds	13,016 25	13,000 00	
Washington, Ind., City bonds	9,775 00	10,500 00	
Evansville, Ind., City bonds	14,425 00	15,000 00	
Indianapolis, Ind., City bonds	24,500 00	26,250 00	
Chicago, Ill., City bonds	1,950 00	2,060 00	
Quincy, Ill., City bonds	12,515 00	16,000 00	
South Norwalk, Conn., City bonds	35,817 00	35,100 00	
Norwalk, Conn., Town bonds	47,322 50	47,380 00	
Woodburn, Iowa, School District bonds	2,500 00	2,500 00	
Exira, Iowa, School District bonds	3,000 00	3,000 00	
Indianapolis and Cincinnati R. R. bonds	9,610 00	11,025 00	
Lake Shore and Michigan Southern R. R. bonds	5,089 38	6,655 00	
St. Johnsbury and Lake Champlain R. R. stock	10,500 00	10,500 00	
Terre Haute and Logansport R. R. bonds	10,000 00	10,000 00	
N. Y., N. H. and Hartford R. R. stock	16,793 03	21,875 00	
Shoe and Leather National Bank of New York stk,	2,075 00	2,160 00	
Merchants' Exchange Nat. Bank of New York stk,	2,750 00	1,800 00	
Fourth National Bank of New York stock	4,193 00	5,120 00	
American National Bank of Hartford stock	13,538 00	15,120 00	
Phœnix National Bank of Hartford stock	15,853 00	17,680 00	
Charter Oak National Bank of Hartford stock	6,700 00	7,592 00	
Hartford National Bank of Hartford stock	10,625 00	12,600 00	
First National Bank of Hartford stock	13,978 25	11,400 00	
Ætna National Bank of Hartford stock	1,116 00	1,116 00	
Farmers and Mechanics' National Bank of Hartford stock	3,270 00	2,074 00	
Conn. Trust and Safe Dep. Co. of Hartford stock	8,428 00	10,320 00	
Security Company of Hartford stock	4,750 00	6,100 00	
City National Bank of Hartford stock	2,790 00	2,640 00	
Thames National Bank of Norwich stock	6,850 00	7,000 00	
Total (carried out at cost value)	$343,975 91	$363,627 00	
			343,975 91
Cash in office, $158.49; in bank, $26,929.92; total			27,088 41
Bills receivable			303 10
Agents' ledger balances			462 07
Non-resident tax			345 40
Total net or invested assets as per balance			$1,366,037 42
Deduct depreciation from cost, real estate			26,292 60
Total net or invested assets, less depreciation			$1,339,744 82

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	$14,418 26
Bonds and stocks owned	1,450 00
Collateral loans	101 30
Premium notes, loans or liens	6,929 50
Market value of bonds and stocks *over cost*	19,651 09

Gross premiums due and unreported on policies in force	$10,528 19	
Gross deferred premiums on policies in force	16,735 37	
Total	$27,263 56	
Deduct average loading (20 per cent)	5,452 71	
Net amount of uncollected and deferred premiums		$21,810 85
Total of invested and other assets		$1,404,105 82
Deduct items not admitted		765 17
Total admitted assets		$1,403,340 65

Items not admitted.

Agents' balances	$462 07	
Bills receivable	303 10	
Total items not admitted	$765 17	

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$1,007,631 00	
Deduct net value of risks reinsured	9,222 00	
Net reinsurance reserve		$998,409 00
Claims for matured endowments due and unpaid	$6,234 86	
Claims for death losses not due	16,000 00	
Total policy claims		22,234 86
Premiums paid in advance		650 04
Liabilities on policyholders' account		$1,021,293 90
Gross surplus on policyholders' account:		
Exclusively belonging to Tontine policyholders		103,873 50
Belonging to other than Tontine policyholders		278,173 25
Total Liabilities		$1,403,340 65

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$97,647 74	
Premium notes, loans or liens received during 1883	8,371 75	
Total		$106,019 49
Deductions during the year as follows, viz.: Notes, loans or liens used in —		
Purchase of surrendered policies and canceled by lapse	$810 47	
Payment of dividends to policyholders	2,499 65	
Redeemed by maker in cash	9,206 09	
Total reduction of premium note account		12,516 21
Balance of note assets December 31, 1883		$93,503 28

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year:

	Number.	Amount.
Whole life policies	3,389	$5,263,649 32
Endowment policies	509	522,888 93
All other policies	46	64,536 00
New policies issued during the year:		
Whole life policies	495	690,740 00
Endowment policies	224	271,930 00
All other policies	13	52,800 00

Old policies revived during the year:

	Number.	Amount.
Whole life policies	6	$9,500 00
Endowment policies	2	2,000 00
Old policies increased and changed:		
Whole life policies	1	1,500 00
Total number and amount	4,685	$6,879,544 24
Deduct policies decreased and ceased to be in force	530	812,907 00
Total policies in force at the end of the year	4,155	$6,066,637 24

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	3,457	$5,275,550 32
Endowment policies	646	685,750 92
All other policies	52	105,336 00
Total policies in force at the end of the year	4,155	$6,066,637 24

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	48	$87,639
By maturity (endowment)	19	20,557
By maturity (sav. endt.)	77	147,500
By surrender	26	54,561
By lapse	227	306,950
By change and decrease	1	22,000
Not taken	132	173,700
Totals	530	$812,907

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	684	$977,022
Policies issued during 1883	193	260,175
Total	877	$1,237,197
Deduct policies ceased to be in force during 1883	105	135,844
Policies in force in New York December 31, 1883	772	$1,101,353

	Number.	Amount.
Total losses and claims incurred during 1883	16	$17,612 58

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	14	$12,612 58

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses	$26,245 88

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated June 15, 1846; commenced business December 15, 1846.]

JACOB L. GREENE, *President.* JOHN M. TAYLOR, *Secretary.*

Attorney for service of process in the State of New York, ELEAZUR A. PECK, Troy, N. Y.

I. INCOME DURING 1883.

Cash received for premiums, without deductions	$3,157,094 82	
Premiums paid by dividends, $1,109,119 93; by surrendered policies, $562,883.32	1,672,003 25	
Total premium income		$4,829,098 07
Interest on:		
Mortgage loans		1,399,100 08
Bonds and dividends on stock		650,036 79
Premium notes, loans or liens		177,416 30
Interest on deposits and discount on claims paid in advance		51,892 41
Rents from company's property		515,466 87
Balance of profit and loss account		247,212 35
Total Income during the year		$7,870,222 87
Balance of net or ledger assets December 31, 1882		50,172,371 91
Total		$58,042,594 78

II. DISBURSEMENTS DURING 1883.

Cash paid for losses	$3,115,006 01	
Premium notes and loans used in payment of the same	63,767 64	
Cash paid for matured endowments	616,131 06	
Premium notes and loans used in payment of the same	18,072 61	
Total amount actually paid for losses and endowments		$3,812,977 32
Cash paid for surrendered policies		135,474 14
Premium notes and loans used in purchase of surrendered policies and voided by lapse		89,820 47
Cash surrender values, including reconverted additions applied in payment of premiums		562,883 32
Cash dividends to policyholders (applied in payment of premiums, $1,109,119.93)		1,136,143 24
Premium notes and loans used in payment of dividends		53,553 30
(*Total paid policyholders* $5,781,851.79)		
Commissions to agents		285,439 18
Traveling expenses of agents		9,931 64
Medical examiners' fees		15,567 90
Salaries and other compensation of officers and all others employed on salary		105,095 37
Taxes in State where organized, $154,383.39; taxes, licenses, fines and fees in other states, $190,487.67		344,871 06
Advertising		33,398 19
All other items, viz.: Law expenses, $30,197.33; printing and supplies, $15,280.51; postage, $9,339.33; expressage, $1,652.84; telegraghing, $602.95; real estate expenses, $183,276.80; miscellaneous expenses, $10,508.57; total		250,858 33
(*Total miscellaneous expenses* $1,045,161.67)		
Disbursements during the year, deducted from above total		$6,827,013 46
Balance December 31, 1883		$51,215,581 32

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value	$12,101,213 36
Loans secured by mortgages on real estate, first liens	24,049,620 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Hartford City bond	$1,000 00	$1,200 00	$1,000 00	
Ætna Fire Insurance stock	10,000 00	22,200 00	10,000 00	
New York, New Haven & Hartford Railroad stock	1,400 00	2,464 00	1,500 00	
Merchants' National Bank, Toledo, Ohio, stock	5,000 00	5,000 00	4,000 00	
National Fire Insurance Company stock	10,800 00	13,284 00		
Ætna Fire Insurance Company stock	10,100 00	22,422 00	72,000 00	
New York Central and Hudson River Railroad stock	50,000 00	56,000 00		
Phœnix Insurance Company stock	12,600 00	20,916 00	20,000 00	
Ætna Insurance Company stock	2,700 00	5,994 00		
Detroit, Lansing and Northern Railroad bonds	41,000 00	48,380 00		
Ionia and Lansing Railroad bonds	10,000 00	11,150 00		
Wisconsin Valley Railroad bonds	50,000 00	55,250 00	100,000 00	
Atchison and Nebraska Railroad bonds	18,000 00	21,600 00		
Terre Haute and Logansport Railroad bonds	10,000 00	11,000 00		
Chicago and Western Indiana Railroad bonds	20,000 00	22,000 00	25,000 00	
Indianapolis National Bank stock	240,000 00	319,200 00	200,000 00	
New York, New Haven and Hart. Railroad stock	17,200 00	30,272 00		
Columbia and Augusta Railroad bonds	10,000 00	11,000 00	31,784 41	
Total amounts	$519,800 00	$680,332 00	$465,284 41	465,284 41
Premium notes and loans on policies in force				2,849,266 50

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds	$99,125 00	$134,000 00
Tennessee State bonds	19,900 00	10,400 00
Evansville City, Ind., Water bonds	266,050 00	266,050 00
Jackson City, Mich., Water bonds	99,000 00	99,000 00
Toledo City, Ohio, bonds	61,200 00	61,200 00
Fort Wayne City, Ind., bonds	75,000 00	75,000 00
Louisville City, Kentucky, Sewer Improvement bonds	182,500 00	238,000 00
Toledo City, Ohio, Educational bonds	50,700 00	50,700 00
Mobile City, Ala., bonds	88,500 00	88,500 00
Kansas City, Mo., Renewal bonds	47,500 00	47,500 00
Milwaukee City, Wis., bonds	140,000 00	156,800 00
Milwaukee City, Wis., Water bonds	456,000 00	547,200 00
Quincy City, Ill., bonds	187,500 00	187,500 00
Quincy City, Ill., Debt-funding bonds	8,923 69	8,923 69
Galveston City, Texas bonds	100,000 00	100,000 00
Atlantic Dock Co of Brooklyn, N. Y., bonds	81,000 00	81,000 00
Province of Quebec bonds	15,468 75	15,450 00
St. Louis County Park bonds	28,546 88	29,750 00
St. Louis Chamber of Commerce bonds	487,000 00	487,000 00
Atchison, Topeka and Santa Fe Railroad bonds	180,922 31	184,500 00
Baltimore and Ohio Railroad bonds	269,375 00	285,000 00
Chicago, Burlington and Quincy Railroad bonds	187,062 22	188,800 00
Chicago, Milwaukee and St. Paul Railroad bonds	625,856 16	616,820 00
Chicago and Alton Railroad bonds	57,682 17	57,500 00
Chicago and Northwestern Railroad bonds	331,040 32	327,800 00
Chicago and Southwestern Railroad bonds	61,343 75	60,500 00
Chicago, St. Louis and New Orleans Railroad bonds	776,562 50	795,000 00
Chicago and Western Indiana Railroad bonds	745,656 25	770,000 00
C., C., C. and Indianapolis Railroad bonds	62,950 83	59,000 00
Central Pacific Railroad bonds	57,969 16	56,250 00
Cleveland and Pittsburgh Railroad bonds	51,264 73	50,580 00

	Cost value.	Market value.	
Cincinnati, Hamilton and Dayton Railroad bonds...	$99,206 72	$ 99,140 00	
Cincinnati, Indianapolis, St. Louis and Chicago Railroad bonds	73,252 50	69,930 00	
Dayton and Western Railroad bonds	32,765 00	32,400 00	
Delaware, Lackawanna and Western Railroad bonds	1,267 81	1,250 00	
Detroit, Lansing and Northern Railroad bonds.....	121,752 50	118,000 00	
Harlem River and Portchester Railroad bonds	1,000,000 00	1,000,000 00	
Illinois Central Railroad bonds	209,000 00	210,000 00	
Lake Shore and Michigan Southern Railroad bonds	209,924 25	202,500 00	
Lehigh Valley Railroad bonds	56,485 17	57,340 00	
Michigan Central Railroad bonds	525,019 33	529,485 00	
Nashville and Decatur Railroad bonds	59,554 63	58,000 00	
New York Central and Hudson River Railroad bonds	786,241 67	780,000 00	
New York, Lake Erie and Western Railroad bonds	198,574 42	196,850 00	
Northern Pacific Railroad bonds	507,500 00	515,000 00	
Pittsburgh, Cincinnati and St. Louis Railroad bonds	60,629 94	60,000 00	
Philadelphia and Reading Railroad bonds.....	124,740 38	126,500 00	
St. Louis, Iron Mountain and Southern Railroad bonds	147,565 71	141,870 00	
Union Pacific Railroad bonds	54,640 33	53,500 00	
Vermont Valley Railroad bonds.....	301,500 00	315,000 00	
Wabash, St. Louis and Pacific Railroad bonds	162,880 49	156,000 00	
Ætna National Bank, Hartford, Connecticut, stock	2,500 00	3,125 00	
City National Bank, Hartford, Connecticut, stock..	10,725 00	8,800 00	
Charter Oak National Bank, Hartford, Connnecticut, stock	1,055 00	1,480 00	
First National Bank. Hartford, Connecticut, stock	13,000 00	15,080 00	
Phœnix National Bank, Hartford, Connnecticut, stock	25,081 00	29,920 00	
State Bank, Hartford, Connecticut, stock	1,275 00	1,090 00	
Connecticut Trust and Safe Deposit Co., Hartford, Connecticut, stock	30,000 00	36,000 00	
First National Bank, Litchfield, Connecticut, stock	22,125 00	22,125 00	
Fourth National Bank, New York city, stock.....	16,000 00	20,480 00	
New York, New Haven and Hartford Railroad stock	21,000 00	36,960 00	
Connecticut River Railroad stock.....	5,000 00	8,350 00	
Total (carried out at cost value)	$10,782,861 58	$11,041,898 69	$10,782,861 58
Cash in bank			964,748 34
Agents' ledger balances.....			2,586 63
Total net or invested assets as per balance....			$51,215,581 32

IV. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages.....		584,400 13
Bonds and stock owned		213,911 99
Premium notes, loans or liens.....		231,480 59
Rents due and accrued on company's property or lease.....		16,493 54
Market value of bonds and stocks *over cost*.....		259,037 11
Gross deferred premiums on policies in force	$66,929 04	
Deduct average loading (25 per cent)	16,732 26	
Net amount of uncollected and deferred premiums.....		50,196 78
Total of invested and other assets.....		$52,571,101 46
Deduct items not admitted.....		2,586 63
Total admitted Assets.....		$52,568,514 88

Items not admitted.

Agents' balances.....	$2,586 63

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the Connecticut State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		$44,625,511 00
Claims for death losses and matured endowments due and unpaid	$24,349 25	
Claims for death losses and endowments not due	233,402 00	
Claims for death losses and other policy claims resisted	50,933 00	
Total policy claims		308,674 25
Dividends or surplus, or other description of profits due policyholders		93,456 52
Premiums paid in advance		128,118 22
Contingent on lapsed policies		210,183 00
Liabilities on policyholders' account		$45,365,942 99
Gross surplus on policyholders' account		7,202,571 84
Total Liabilities		$52,568,514 83

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$3,083,074 35	
Premium notes, loans or liens revived	23,238 00	
Total		$3,106,312 35
Deductions during the year as follows, viz: Notes, loans or liens used in —		
Payment of losses or claims	$81,840 25	
Purchase of surrendered policies and canceled by lapse	104,058 47	
Payment of dividends to policyholders	53,553 30	
Redeemed by maker in cash	17,593 83	
Total reduction of premium note account		257,045 85
Balance of note assets December 31, 1883		$2,849,266 50

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	56,489	$142,707,503
Endowment policies	6,584	13,342,383
All other policies	589	1,055,865
New policies issued during the year:		
Whole life policies	2,839	6,708,824
Endowment policies	352	633,021
All other policies	29	100,948
Old policies revived during the year:		
Whole life policies	351	1,084,715
Endowment policies	22	46,500
All other policies	2	5,000
Total number and amount	67,257	$165,684,759
Deduct policies decreased and ceased to be in force	3,662	10,251,350
Total policies in force at the end of the year	63,595	$155,433,409

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	56,726	$141,861,522
Endowment policies	6,311	12,583,991
All other policies	558	987,896
Total policies in force at the end of the year	63,595	$155,433,409

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	1,114	$2,867,489
By maturity	315	619,094
By expiry	24	99,250
By surrender	1,116	3,536,338
By lapse	811	2,293,329
By change and decrease	.....	179,950
Not taken	282	655,900
Totals	3,662	$10,251,350

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1882	9,481	$33,374,135
Policies issued during 1883	268	930,400
Total	9,749	$34,304,535
Deduct policies ceased to be in force during 1883	311	991,100
Policies in force in New York December 31, 1883	9,438	$33,313,435

	Number.	Amount.
Losses and claims incurred during the year	.....	$703,166

	Number.	Amount.
Losses and claims paid during the year	.....	$783,863

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses: Cash, $685,673.35: surplus credited in payment of premiums, $238,437.58; total $924,110 93

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

[Incorporated April 21, 1862; commenced business December 27, 1862.]

STEPHEN H. RHODES, *President.* GEORGE B. WOODWARD, *Secretary.*

Attorney for service of process in the State of New York, SAMUEL A. BLATCHFORD, No. 29 Nassau street, New York.

I. INCOME DURING 1883.

Cash received for premiums, without deductions	$426,721 47	
Notes and loans taken for premiums	13,661,80	
Premiums paid by dividends, including reconverted additions, $29,080.32; by surrendered policies, $3,341.79	32,422 11	
Total	$472,805 38	
Deduct amount paid for reinsurance	563 36	
Total premium income		$472,242 02

Interest on:	
Mortgage loans	$71,509 95
Bonds and dividends on stock	43,224 79
Premium notes, loans or liens	10,977 74
Other debts due the company	5,477 25
Discount on claims paid in advance	534 40
Rents from company's property	3,872 73
Total Income during the year	$607,838 88
Balance of net or ledger assets December 31, 1882	2,405,075 74
Total	$3,012,914 62

II. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$170,645 44	
Premium notes and loans used in payment of the same	4,793 03	
Cash paid for matured endowments and additions	62,434 45	
Premium notes and loans used in payment of the same	5,610 30	
Total amount actually paid for losses and endowments		$243,483 22
Cash paid to annuitants		647 40
Cash paid for surrendered policies		26,556 32
Premium notes and loans used in purchase of surrendered policies any voided by lapse		3,782 23
Cash surrender values, including reconverted additions applied in payment of premiums		3,669 08
Cash dividends paid to policyholders (applied in payment of premiums, $28,753.03.)		33,232 12
Premium notes and loans used in payment of dividends		8,775 21
(*Total paid policyholders*	$320,145 58)	
Commissions to agents, collectors and solicitors		85,989 76
Salaries and traveling expenses of agents		43,227 21
Medical examiners' fees		15,796 62
Salaries and other compensation of officers and other office employes,		29,591 14
Taxes in State where organized, $3,505.09; taxes, licenses, fines and fees in other States, $5,213.40		8,718 49
Paid for rent		12,241 17
Paid for furniture and fixtures and safes for home and agency offices		869 55
Advertising		4,175 09
All other items, viz.: Stationery, $1,724.70; printing, $3,456.77; traveling expenses, $660.14; postage, $2,043.46; law, $3,120.01; incidentals, $9,771.34; total		20,776 42
(*Total miscellaneous expenses*)	$221,385.45)	
Disbursements during the year, deducted from above total		$541,531 08
Balance December 31,1883		$2,471,383 59

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value	$33,242 37
Loans secured by mortgages on real estate, first liens	1,442,163 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Ottawa, Oswego and Fox Riv. Val. R. R. bond	$1,000 00	$1,230 00	$800 00
American Whip Company stock	20,500 00	20,500 00	11,000 00
N.Y. Cent. & Hud. Riv. R. R. stock,	2,500 00	2,837 50	2,500 00
Jackson, Lans. & Sag. R. R. bond	1,000 00	1 125 00	800 00
Total amounts	$25,000 00	$25,692 50	$15,100 00
			15,100 00
Loans made in cash to policyholders on the company's policies			18,900 00
Premium notes and loans on policies in force			153,108 69

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
Massachusetts State bonds	$137,025 00	$138,900 00
Marion County bonds	10,300 00	10,150 00
Franklin County bonds	35,545 00	35,590 87
Salem City bonds	5,000 00	5,375 00
Bath City bonds	1,840 00	2,040 00
Cambridge City bonds	2,003 75	2,090 00
Cincinnati City bonds	21,380 00	25,550 00
Chicago City bonds	4,800 00	6,250 00
Evansville City bonds	5,125 00	5,000 00
Cleveland City bonds	10,300 00	11,300 00
St. Louis City bonds	11,710 00	12,410 00
Indianapolis City bonds	13,130 00	15,600 00
Columbus City bonds	2,040 00	2,000 00
Philadelphia, Wilmington and Balt. R. R. bonds	6,650 00	7,245 00
Chicago, Burlington and Quincy R. R. bonds	25,125 00	30,850 00
Ogdensburg and Lake Champlain R. R. bonds	4,987 50	5,075 00
Illinois Grand Trunk R. R. bonds	19,400 00	22,500 00
Michigan Central R. R. bonds	5,362 50	5,625 00
Grand River Valley R. R. bonds	10,487 50	10,800 00
Cedar Rapids and Missouri River R. R. bonds	13,500 00	16,800 00
Jackson, Lansing and Saginaw R. R. bonds	10,100 00	10,500 00
Boston and Providence R. R. bonds	26,187 50	31,000 00
Boston and Albany R. R. bonds	25,520 83	29,500 00
Nashua and Rochester R. R. bonds	23,125 00	25,000 00
Lowell and Andover R. R. bonds	18,300 00	22,400 00
Old Colony R. R. bonds	1,030 00	1,180 00
Eastern R. R. bonds	24,177 50	27,750 00
Burlington and Missouri River R. R. bonds	11,887 50	12,450 00
New York and New England R. R. bonds	20,862 50	18,600 00
New Mexico and Southern Pacific R. R. bonds	11,746 25	11,650 00
Kansas City, Law. and Southern R. R. bonds	10,355 00	10,600 00
Massachusetts Central R. R. bonds	4,750 00	950 00
Southern Kansas and Western R. R. bonds	11,187 50	11,000 00
Cheshire R. R. bonds	5,500 00	5,525 00
Chicago and Eastern Illinois R. R. bonds	10,900 00	10,000 00
Wichita and South Western R. R. bonds	9,132 50	8,640 00
Saginaw Valley and St. Louis R. R. bonds	19,680 00	20,000 00
Chicago, Milwaukee and St. Paul R. R. bonds	5,168 75	5,225 00
Lowell and Lawrence R. R. bonds	1,115 00	1,100 00
Pueblo and Arkansas Valley R. R. bonds	11,512 50	11,650 00
Oregon Railway and Navigation Co. bonds	10,761 90	10,600 00
Saginaw and Western R. R. bonds	10,000 00	10,000 00
Consolidated R. R. Co. of Vermont bonds	4,180 00	4,712 00
Newton and Watertown Gas-Light bonds	20,000 00	20,300 00
New England Mortgage Security bonds	7,020 00	7,070 00
Center Township, Indiana, note	15,000 00	15,000 00
Boston and Maine R. R. Co. stock	5,635 62	8,050 00
Chicago, Burlington and Quincy R. R. Co. stock	18,912 50	18,075 00
Union Pacific R. R. Co. stock	4,731 25	3,600 00
Atchison, Topeka and Santa Fe R. R. Co. stock	4,212 50	3,950 00
American Loan and Trust Co. stock	2,550 00	2,250 00
New England National Bank stock	12,031 00	13,400 00
Tremont National Bank stock	5,590 50	5,350 00
Continental National Bank stock	10,150 00	10,800 00
Boylston National Bank stock	4,362 50	4,077 50
Washington National Bank stock	13,537 50	13,300 00
State National Bank stock	2,531 50	2,838 00
Total (carried out at cost value)	$759,206 35	$799,243 37

		$759,206 35
Cash in office, $2,420.68; in bank, $39,422.79; total		41,843 47
Bills receivable		270 10
Agents' ledger balances		2,780 19
Loans on personal security		768 67
Commuted commissions		4,000 00
Total net or invested assets as per balance		$2,471,383 59

IV. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	24,622 63
Bonds and stocks owned	11,827 85
Collateral loans	513 24
Premium notes, loans or liens	8,099 20
Rents due and accrued on company's property or lease	97 50
Market value of bonds and stocks over cost	40,037 02

Gross premiums due and unreported on policies in force	$14,806 90	
Gross deferred premiums on policies in force	24,512 06	
Total	$39,318 96	
Deduct average loading (20 per cent)	7,863 79	
Net amount of uncollected and deferred premiums		$31,455 17
Total of invested and other assets		$2,588,036 20
Deduct items not admitted		7,818 96
Total admitted Assets		$2,580,217 24

Items not admitted.

Commuted commissions	$4,000 00
Agents' balances	2,780 19
Loans on personal security	768 67
Bills receivable	270 10
Total items not admitted	$7,818 96

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$2,228,036 00	
Deduct net value of risks reinsured	3,152 00	
Net reinsurance reserve		$2,224,884 00
Claims for death losses due	$3,650 00	
Claims for matured endowments due	3,219 00	
Claims for death losses and matured endowments not due	19,274 00	
Total policy claims		26,143 00
Dividends or surplus, or other description of profits due policyholders		17,070 72
Premiums paid in advance and surrender values		2,615 52
Liabilities on policyholders' account		$2,270,713 24
Gross surplus on policyholders' account		309,504 00
Total Liabilities		$2,580,217 24

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$163,450 21	
Premium notes, loans or liens received during 1883	13,661 80	
Total		$177,112 01
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims	$10,405 33	
Purchase of surrendered policies and canceled by lapse	3,782 23	
Payment of dividends to policyholders	8,775 21	
Redeemed by maker in cash	1,042 55	
Total reduction of premium note account		24,003 32
Balance of note assets December 31, 1883		$153,108 69

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	3,174	$5,968,617
Endowment policies	1,396	1,855,121
All other policies	813	1,622,550

New policies issued during the year:

	Number.	Amount.
Whole life policies	351	$425,779
Endowment policies	133	230,350
All other policies	136	262,316
Old policies revived during the year:		
Whole life policies	11	24,000
Endowment policies	2	2,000
Total number and amount	6,016	$10,390,733
Deduct policies decreased and ceased to be in force	740	1,338,836
Total policies in force at the end of the year	5,276	$9,051,897

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	3,193	$5,841,284
Endowment policies	1,363	1,824,513
All other policies	720	1,386,100
Total policies in force at the end of the year	5,276	$9,051,897
Industrial policies in force	63,625	6,780,902

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	48	$97,958
By maturity (endowment)	59	67,941
By expiry (term)	199	419,016
By surrender	93	164,414
By lapse	142	193,200
By change and decrease	132	287,257
Not taken	67	109,050
Totals	740	$1,338,836

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	460	$838,099
Policies issued during 1883	72	89,650
Total	532	$927,749
Deduct policies ceased to be in force during 1883	53	107,913
Policies in force in New York December 31, 1883	479	$819,836
Industrial policies in force	29,774	3,319,474
Losses and claims unpaid December 31, 1882	3	$6,100
Losses and claims incurred during 1883	11	30,499
Total	14	$36,599
Losses and claims on policies in New York paid during 1883	13	$35,999
Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses: Cash, $24,202.07; note, $1,893.06; total		$26,095 13

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

SPRINGFIELD, MASS.

[Incorporated May 15, 1851; commenced business August 1, 1851.]

E. W. BOND, *President.* JOHN A. HALL, *Secretary.*

Attorney for service of process in the State of New York, EDWARD P. WATERBURY. Albany, N. Y.

I. INCOME DURING 1883.

Cash received for premiums, without deductions	$718,796 51	
Notes and loans taken for premiums	104,528 19	
Premiums paid by dividends, $98,954.33; by surrendered policies, $26,029.78	125,269 11	
Total	$948,593 81	
Deduct amount paid for reinsurance	7,406 43	
Total premium income		$941,187 38
Interest on:		
Mortgage and collateral loans		160,494 94
Bonds and dividends on stock		170,152 63
Premium notes, loans or liens		36,889 83
Discount on claims paid in advance		1,004 25
Rents from company's property		59,713 26
Total Income during the year		$1,369,442 29
Balance of net or ledger assets December 31, 1882		6,643,850 50
Total		$8,013,292 79

II. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$420,493 18	
Premium notes and loans used in payment of the same	13,849 40	
Cash paid for matured endowments and additions	104,722 56	
Premium notes and loans used in payment of the same	9,467 44	
Total	$548,532 58	
Deduct amount received for losses or claims on policies of this company reinsured	15,000 00	
Total amount actually paid for losses and endowments		$533,532 58
Cash paid for surrendered policies		37,888 75
Premium notes and loans used in purchase of surrendered policies and voided by lapse		18,073 42
Cash surrender values applied in payment of premiums, including $580.65 interest		26,895 43
Cash dividends paid to policyholders (applied in payment of premiums, $105,060.60)		128,912 61
Premium notes and loans used in payment of dividends		70,343 90
(*Total paid policyholders* $815,646.69)		
Commissions to agents		71,928 51
Salaries and traveling expenses of agents		94,663 50
Medical examiners' fees		8,589 00
Salaries and other compensation of officers and other office employes		34,306 08
Taxes in State where organized, $5,953.92; taxes, licenses, fines and fees in other States, $14,176.75		20,130 67
Paid for rent		10,216 28

Advertising and printing	$8,382 59
All other items, viz.: Postage, stationery, expressage, etc	17,359 12
Expenses on real estate	44,105 03
(*Total miscellaneous expenses* $309,680 73)	
Disbursements during the year deducted from above total	$1,125,327 42
Balance December 31, 1883	$6,887,965 37

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value	$1,332,659 92
Loans secured by mortgage on real estate, first liens	2,123,041 11

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Springfield Gas-Light Co. stock	$1,900 00	$2,850 00	$1,900 00	
Massasoit Paper Mfg. Co. stock	800 00	1,488 00	2,200 00	
Union Pacific Ry. Co. stock	1,500 00	1,110 00		
Cocheco N. Bk. of Dover, N. H., stk.	3,000 00	3,000 00	2,400 00	
Hampden Paint & Chem. Co. stock	5,100 00	7,225 00	7,000 00	
N.Y., N. H. & Hartford R. R. Co. stk	500 00	892 50	700 00	
N.Y., N. H. & Hartford R. R. Co. stk	2,000 00	3,570 00	1,200 00	
Union Paper Mfg. Co. stock	7,000 00	8,750 00	5,700 00	
Third N. Bk., Springfield, Mass., stk	400 00	700 00	3,400 00	
Springfield Gas-Light Co. stock	2,000 00	3,000 00		
Westfield Gas-Light Co. stock	1,000 00	1,100 00		
Valley Paper Co. Holyoke, Mass., stk	6,000 00	9,000 00	6,000 00	
Hampden G. Pap. & Card Co. stock	14,000 00	17,500 00	7,900 00	
The Beebe & Holbrook Co., of Holyoke, Mass., stock	34,300 00	68,600 00	18,000 00	
Springfield Printing Co. stock	10,000 00	2,500 00	10,000 00	
Springfield Printing Co. bonds	10,000 00	10,000 00		
N.Y., N. H. & Hartford R. R. Co. stk.	1,000 00	1,785 00	500 00	
John Hancock Nat. Bank stock	500 00	625 00	4,500 00	
Pynchon National Bank stock	1,300 00	2,314 00		
Leicester National Bank stock	800 00	1,000 00		
Mortgage	.....	5,000 00		
Marietta & North Ga. R. R. Co. bds.	3,000 00	3,000 00	3,000 00	
Chicopee Water Co. stock	12,000 00	15,000 00	9,000 00	
Streator Gas-Light and Coke Co., of Streator, Ill., bonds	3,000 00	3,300 00	2,700 00	
N. Y., N. H. & Hartf. R. R. Co. stk.	2,500 00	4,462 50	2,425 00	
Greenwood Co., Kansas, bonds	3,500 00	3,675 00	2,500 00	
Val. Pap. Co., of Holyoke, Mass., stk	10,000 00	15,000 00	10,000 00	
Greenwood County, Kansas, stock	1,500 00	1,575 00	8,500 00	
Union Pacific Railway Co. stock	10,000 00	7,400 00		
South. Cen. R. R. Co. of N. Y. bds.	3,000 00	2,700 00	2,000 00	
New Jersey Construction Co. stock,	5,000 00	2,500 00	650 00	
The Cocheco Nat. Bank, of Dover, N. H., stock	10,000 00	10,000 00	10,000 00	
Leadville Water Co. bonds	15,000 00	15,750 00	14,250 00	
Union Paper Mfg. Co. stock	44,500 00	55,625 00	20,000 00	
Union Paper Mfg. Co. stock	15,000 00	18,750 00	32,500 00	
Kansas City, St. Joe & Council Bluffs R. R. Co. bonds	22,000 00	25,960 00		
Kansas City, St. Joe & Council Bluffs R. R. Co. bonds	38,000 00	44,840 00	34,000 00	
Springfield F. & M. Ins. Co. stock	2,500 00	4,125 00	3,000 00	
Douglas County, Wis., bonds	21,000 00	23,100 00	20,000 00	
Hotel furniture and two good names, Lewis Co., Ia., book T., p. 298, etc.	.....	5,000 00	2,500 00	
Drovers' Nat. Bk., Chicago, Ill., stk.	5,000 00	6,000 00	5,000 00	
Lake Shore & Mich So. Ry. Co. stk.	50,000 00	48,000 00	106,305 00	
Chicago, R. I. & Pacific Ry. Co. stk.	20,000 00	23,600 00		
Western Union Tel. Co. stock	20,000 00	15,200 00		
Chic., Burl. & Quincy R. R. Co. stk.	10,000 00	12,200 00		
Chic. & Northwestern Ry. Co. stock,	10,000 00	11,700 00		
Missouri Pacific Ry. Co. stock	10,000 00	9,000 00		
Union Pacific Ry. Co. stock	10,000 00	7,600 00		
Total amounts	$459,600 00	$547,072 00	$359,730 00	
				359,730 00
Loans made in cash to policyholders on the company's policies				116,425 00
Premium notes and loans on policies in force				558,364 51

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
Agawam Nat. Bank, Springfield, stock	$515 00	$650 00
Pynchon Nat. Bank, Springfield, stock	1,025 00	2,500 00
First Nat. Bank, Springfield, stock	13,850 00	20,460 00
Second Nat. Bank, Springfield, stock	5,000 00	15,000 00
Chicopee Nat. Bank, Springfield, stock	5,120 00	5,950 00
John Hancock Nat. Bank, Springfield, stock	1,924 00	2,125 00
City Nat. Bank, Springfield, stock	10,000 00	13,000 00
First Nat. Bank, Chicopee, stock	2,586 00	4,128 00
First Nat. Bank, Northampton, stock	3,455 50	4,556 00
Metropolitan Nat. Bank, N. Y., stock	5,454 50	5,662 00
Elliott Nat. Bank, Boston, stock	1,522 50	1,860 00
Webster Nat. Bank, Boston, stock	2,625 00	2,725 00
Merchants' Nat. Bank, Boston, stock	1,844 57	2,010 00
National Bank of Commerce, Boston, stock	3,500 00	4,060 00
Franklin County Nat. Bank, Greenfield, stock	9,506 00	11,564 00
St. Paul Nat. Bank, St. Paul, Minn., stock	10,000 00	10,800 00
Boston and Albany R. R. Co. stock	95,176 38	135,520 00
New York, New Haven and Hartford R. R. Co. st'k,	15,324 50	17,850 00
New York Cen. and Hudson River R. R. Co. stock.	127,125 00	112,625 00
Union Pacific Railway Co. stock	124,825 00	81,400 00
Lake Shore and Michigan Southern R. R. Co. stock,	123,187 50	108,625 00
Albany and Susquehanna R. R. Co. stock	63,112 50	67,000 00
Chicago, Rock Island and Pacific R'way Co. stock.	8,925 00	23,500 00
Chicago, Burlington and Quincy R. R. Co. stock...	13,795 33	13,227 50
Connecticut River R. R. Co. stock	28,675 00	29,225 00
Buffalo, New York and Philadelphia R. R. Co. st'k,	975 00	1,345 50
Western Union Telegraph Co. stock	86,687 50	81,675 00
St. Louis, Alton and Terre Haute R. R. Co. bonds..	30,926 25	36,855 00
Kansas and Nebraska R. R. Co. bonds	8,000 00	5,590 00
Kansas and Nebraska R. R. Co. 2d mort. bonds		1,186 00
Kansas Pacific R. R. Co., Denver Div., bonds	24,823 49	27,820 00
Indiana, Bloomington and W. R. R. Co. pref. bonds	25,000 00	22,250 00
Indiana, Bloom'ton & W. R. R. Co 1st mort. bonds,	79,455 00	34,800 00
Indiana, Bloom'ton & W. R. R. Co. 2d mort bonds,		43,200 00
Indiana, Bloomington & W. R. R. Co. income bd's,	1,440 00	3,800 00
Cen. Iowa R. R. Co. stock and bonds	30,000 00	27,120 00
Central Iowa R. R. Co. bonds	50,000 00	53,500 00
Railway Equipment Co. bonds	78,250 20	73,000 00
Ohio and W. Virginia R. R. Co. bonds	30,000 00	34,500 00
Southern Central R. R. Co. of N. Y. bonds	45,750 00	46,440 00
Ohio Southern R. R. Co. bonds	53,500 00	48,600 00
Ohio Southern R. R. Co income bonds		2,000 00
Oregon Short Line R. R. Co. bonds	4,000 00	3,640 00
Denver, So. Park and Pacific R. R. Co. bonds	29,500 00	28,800 00
St. Louis, Hannibal and Keokuk R. R. Co. bonds..	10,000 00	10,000 00
Lebanon Springs R. R. Co. bonds	48,000 00	50,000 00
St. Johnsbury and Lake Champlain R. R. Co. bonds	30,000 00	31,500 00
Buffalo, New York and Philadelphia R. R. Co. b'ds,	24,650 00	24,840 00
Florida, Central and Western R. R. Co. bonds....	16,666 67	19,500 00
Des Moines, Osceola and Southern R. R. Co. bonds	25,000 00	26,000 00
United States bonds	100,000 00	101,000 00
Council Bluffs City Water Works Co., Iowa, bonds,	20,000 00	20,000 00
Burlingame City, Kansas, bonds	4,000 00	4,400 00
Cleveland City, Ohio, bonds	25,000 00	28,750 00
Kansas City Water Works Co., Mo., bonds	97,500 00	109,000 00
St. Joseph City Water Works Co., Mo., bonds	100,000 00	105,000 00
Omaha City, Water Works Co., Neb., bonds	75,000 00	79,500 00
Knoxville Water Works, Tenn., bonds	25,000 00	25,750 00
Hornellsville Water Works, N. Y., bonds	24,375 00	25,750 00
White County, Ill., bonds	11,550 00	12,960 00
Cass County, Ill., bonds	17,100 00	19,950 00
Kankakee County, Ill., bonds	30,000 00	32,400 00
Warren County, Ill., bonds	20,900 00	21,200 00
Gallatin County, Ill., bonds	24,750 00	27,000 00
Greenwood County, Kansas, bonds	20,000 00	21,000 00
Leavenworth City Water Co., Kansas, bonds	50,000 00	51,500 00
Leadville Water Co., Colorado, bonds	14,625 00	15,750 00
Spence Water Co., Massachusetts, bonds	50,000 00	51,500 00
Wallingford Gas-Light Co., Conn., bonds	9,750 00	10,200 00
Quincy Water Co., Mass., bonds	37,050 00	38,760 00
Monmouth Township, Ill., bonds	24,375 00	26,750 00
Kankakee Township, Ill., bonds	11,000 00	11,880 00
Edwardsville Township, Ill., bonds	11,700 00	12,840 00
Douglass Town, Ill., bonds	32,000 00	32,960 00
Total (carried out at cost value)	$2,251,353 39	$2,337,912 00

$2,251,353 39

Cash in office, $3,745.76; in bank, $117,682.86; in transit since received, $21,547.92; total		$142,976 54
Bills receivable		3,414 90
Total net or invested assets, as per balance		$6,887,965 37

IV. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		115,706 17
Bonds and stocks owned		38,392 08
Collateral loans		5,608 97
Premium notes, loans or liens		18,048 77
Rents due and accrued on company's property or lease		5,946 13
Market value of real estate *over cost*		262,230 08
Market value of bonds and stocks *over cost*		86,558 61
Gross premiums due and unreported on policies in force	$57,191 63	
Gross deferred premiums on policies in force	133,131 09	
Total	$200,322 77	
Deduct average loading (30 per cent)	40,064 55	
Net amount of uncollected premiums		160,258 22
Total of invested and other assets		$7,580,714 40
Deduct items not admitted		3,414 90
Total admitted Assets		$7,577,299 50

Items not admitted.

Bills receivable	$3,414 90

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$6,172,605 00	
Deduct net value of risks reinsured	29,464 00	
Net reinsurance reserve		$6,143,141 00
Claims for death losses due and unpaid	$6,000 00	
Claims for matured endowments due and unpaid	150 00	
Claims for death losses and matured endowments not due	76,439 00	
Claims for death losses and other policy claims resisted	21,214 00	
Total policy claims		103,803 00
Dividends or surplus, or other description of profits due policyholders		21,078 48
Premiums paid in advance		6,439 92
Liabilities on policyholders' account		$6,274,462 40
Gross surplus on policyholders' acccount		1,302,837 10
Total Liabilities		$7,577,299 50

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$580,144 25	
Premium notes, loans or liens received during 1883	104,813 19	
Total		$684,957 44
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims	$23,316 84	
Purchase of surrendered policies and canceled by lapse	18,073 42	
Payment of dividends to policyholders	70,313 90	
Redeemed by maker in cash	10,631 78	
Interest	40 61	
Total reduction of premium note account		122,406 55
Balance of note assets December 31, 1883		$562,550 89

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	8,992	$21,876,458
Endowment policies	2,856	5,211,614
All other policies	1,636	3,422,175
New policies issued during the year:		
Whole life policies	1,245	3,570,450
Endowment policies	1,014	2,277,000
All other policies	16	70,500
Old policies revived during the year:		
Whole life policies	1	6,000
Endowment policies	2	6,000
Total number and amount	15,762	$36,440,197
Deduct policies decreased and ceased to be in force	1,449	3,580,033
Total policies in force at the end of the year	14,313	$32,860,164

Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies	9,522	$23,292,942
Endowment policies	3,404	6,607,487
All other policies	1,387	2,959,735
Total policies in force at the end of the year	14,313	$32,860,164

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	174	$426,995
By maturity (endowment)	107	123,872
By expiry (term)	339	755,400
By surrender	131	293,589
By lapse	299	766,300
By change and decrease	....	261,127
Not taken	399	952,750
Totals	1,449	$3,580,033

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	1,741	$4,622,194
Policies issued during 1883	393	1,194,260
Total	2,134	$5,816,454
Deduct policies ceased to be in force during 1883	182	490,517
Policies in force in New York December 31, 1883	1,952	$5,325,937

	Number.	Amount.
Losses and claims unpaid December 31, 1882	11	$44,094
Losses and claims incurred during 1883	31	69,925
Total	42	$114,019
Losses and claims on policies in New York paid during 1883	33	$85,519

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses: Cash, $154,656.26; notes or credits, $22,349.06; total, $177,005 32

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

[Incorporated January 31, 1845; commenced business April, 1845.]

AMZI DODD, *President.* EDWARD L. DOBBINS, *Secretary.*

Attorney for service of process in the State of New York, L. SPENCER GOBLE, No. 137 Broadway, New York.

I. INCOME DURING 1883.

Cash received for premiums, without deductions	$2,667,616 09	
Notes and loans taken for premiums	392,117 36	
Premiums paid by dividends, including reconverted additions, $880,640.87; by surrendered policies, $216,946.99	1,097,587 86	
Cash received for annuities	2,449 48	
Total premium income		$4,159,770 79
Interest on:		
Mortgage loans		415,432 03
Bonds and dividends on stock		504,733 26
Premium notes, loans or liens		230,108 18
Other debts due the company		626,276 86
Discount on claims paid in advance		2,024 54
Rents from company's property		54,924 88
Balance of profit and loss account		239,129 08
Total Income during the year		$6,232,399 62
Balance of net or ledger assets December 31, 1882		34,135,690 17
Total		$40,368,089 79

II. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$2,085,088 50	
Premium notes and loans used in payment of the same	105,896 11	
Cash paid for matured endowments and additions	212,709 40	
Premium notes and loans used in payment of the same	4,673 44	
Total amount actually paid for losses and endowments		$2,408,367 45
Cash paid to annuitants		9,354 87
Cash paid for surrendered policies		248,872 51
Premium notes and loans used in purchase of surrendered policies and voided by lapse		99,142 46
Cash surrender values, including reconverted additions applied in payment of premiums		216,946 99
Cash dividends paid to policyholders (applied in payment of premiums, $880,640.87)		964,469 88

Premium notes and loans used in payment of dividends	$16,614 33
(*Total paid policyholders*.....$3,963,768.49)	
Commissions to agents and agency expenses	372,482 80
Medical examiners' fees	29,686 34
Salaries and other compensation of officers and other office employes,	107,707 97
Taxes in State where organized, taxes, licenses, fines and fees in other States	111,038 97
Advertising, law and miscellaneous expenses	70,825 75
(*Total miscellaneous expenses*.....$691,741.83)	
Disbursements during the year, deducted from above total	$4,655,510 32
Balance December 31, 1883	$35,712,579 47

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered	$2,430,043 79
Loans secured by mortgages on real estate, first liens	7,727,398 54

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Central Pacific Railroad stock	$450,000 00	$285,750 00	
Southern Pacific of Cal. R. R. bonds	400,000 00	413,000 00	$600,000 00
Galveston, H'burg & S. A. R. R. bds.	50,000 00	46,000 00	
Missouri Pacific Railroad stock	10,000 00	8,750 00	
Canada Southern Railroad stock	8,000 00	4,000 00	
Union Pacific, Kans. Pac. R. R. bds.	20,000 00	19,200 00	
Union Pacific, Kans. Pac. R. R. bds.	21,000 00	22,260 00	
Chicago, Mil. & St. Paul R. R. bds.	125,000 00	116,250 00	250,000 00
New York, W. S. & Buf. R. R. bds.	30,000 00	20,025 00	
St. Louis, Missouri, City bonds	60,000 00	63,600 00	
Cincinnati, Ohio, City bonds	39,000 00	46,860 00	
Chicago, Illinois, City bonds	10,000 00	12,000 00	
Chicago, Burl. & Quincy R. R stock	20,000 00	24,050 00	
Oregon Ry. & Navigation Co. stock.	4,100 00	3,833 00	
Oregon Improvement stock	10,000 00	6,000 00	
Ohio & Mississippi prfd R. R. stock	10,000 00	10,000 00	
Western Union Telegraph stock	1,000 00	740 00	
Chicago and Alton R. R. stock	10,000 00	13,250 00	
New York Central R. R. stock	5,000 00	5,600 00	
Chicago, Mil & St. P. com. R. R.stk	70,000 00	64,837 00	
Chicago and N. W. com. R. R. stock	40,000 00	46,600 00	250,000 00
Chicago and N. W. prfd. R. R. stock	20,000 00	28,800 00	
Union Pacific Railroad stock	31,500 00	22,522 00	
Chicago, R. I. and Pacific R. R. stk.	10,000 00	11,650 00	
St. Louis & S. F. 1st prfd. R.R. stk.	20,000 00	17,400 00	
New York, W. S. & Buf. R. R. bds.	5,000 00	3,338 00	
Oregon Improvement bonds	50,000 00	40,500 00	
Oregon Trans-Continental bonds	10,000 00	7,900 00	
Missouri Kan. & Tex. R. R. bonds.	10,000 00	7,950 00	
Chic. & N. W. prefd. R. R. stock	40,000 00	57,600 00	
American Express stock	10,000 00	9,150 00	
Chicago, R. I. & Pacific R. R stock,	42,500 00	49,512 00	
Oregon Improvement stock	30,000 00	18,000 00	
Chic., Mil. & St. P. com. R. R. stk.	77,000 00	71,321 00	
Chic., Burl. & Quincy R. R. stock.	10,000 00	12,025 00	
Del., Lack. & Western R. R. stock.	10,000 00	11,675 00	
Missouri Pacific R. R. stock	10,000 00	8,750 00	250,000 00
Central Pacific R. R. stock	10,000 00	6,350 00	
Oregon Improvement bonds	24,000 00	19,440 00	
Missouri Kan. & Texas R. R. bds.	19,000 00	15,105 00	
St. Louis & San Francisco R. R. bds.	10,000 00	9,750 00	
Union Pac., Kansas Pac. R. R. bds.	5,000 00	4,800 00	
Burl. & Missouri River R. R. bonds.	5,000 00	5,000 00	
District of Columbia bonds	3,000 00	3,000 00	
St. P., Minneap. & Man. R. R. stk.	100,000 00	94,500 00	
Chi. & N. W., Mil. & Mad. R. R. bds.	170,000 00	190,400 00	
Chic. & N. W. sinking fd. R. R. bds.	100,000 00	103,250 00	500,000 00
Chicago & Northwestern, Escanaba & Lake Superior R. R. bonds.	100,000 00	112,000 00	
Pennsylvania R. R. bonds	100,000 00	96,000 00	
Chic., Mil. & St. P. prefd. R. R. stk.	80,000 00	93,200 00	
St. P., Minneap. & Man. R. R. stk.	50,000 00	47,250 00	
Pullman Palace Car stock	20,000 00	23,000 00	
Chicago, St. Louis, Minneapolis & Omaha R. R. bonds	100,000 00	107,750 00	500,000 00
St. P., Minneap. & Man. R. R. bds.	250,000 00	259,000 00	
United States bonds	60,000 00	74,850 00	

	Par value.	Market value.	Amount loaned.
Chicago & N. W. com. R. R. stock..	$20,000 00	$23,300 00	
St. P., Minneap. & Man. R. R. stk..	110,000 00	103,950 00	
Chic., Burl'ton & Quincy R. R. stk.	20,000 00	24,050 00	
St. P., Minneap. & Man. R. R. stk..	200,000 00	205,000 00	$500,000 00
Chicago & Northwestern R. R. bds.	100,000 00	92,750 00	
United States bonds	90,000 00	103,275 00	
United States bonds	27,000 00	33,682 00	
Chicago & N. W. com. R. R. stock..	70,000 00	81,550 00	
Missouri Pacific R. R. stock	10,000 00	8,750 00	
St. Paul, Minn. & Man. R. R. stock,	5,000 00	4,725 00	
United States bonds	90,000 00	112,275 00	500,000 00
United States bonds	270,000 00	309,825 00	
United States bonds	87,000 00	107,663 00	
St. Louis & San Francisco R.R. bds,	53,000 00	52,867 00	
New York, W. S. & Buffalo R.R. bds,	415,000 00	277,013 00	250,000 00
Western Union Telegraph stock...	80,000 00	59,200 00	
Lake Shore & Mich. So. R. R. stock,	10,000 00	9,475 00	
Missouri Pacific R. R. stock	50,000 00	43,750 00	100,000 00
Long Island R. R. stock	5,000 00	3,300 00	
Wabash R. R. bonds	4,000 00	3,440 00	
Western Union Telegraph stock....	40,000 00	29,600 00	
Adams Express stock	5,400 00	6,966 00	
Chicago, Bur. & Quincy R. R. stk,	4,600 00	5,531 00	
Chicago, Mil. & St. P. com. R.R. stk,	70,000 00	64,838 00	100,000 00
Chicago, Milwaukee & St. Paul bds,	3,000 00	2,880 00	
Jefferson R. R. bonds	12,000 00	12,000 00	
Canada Southern R. R. bonds	133,000 00	130,340 00	100,000 00
Bankers' and Merch. Tel. stock	20,000 00	23,950 00	
Chicago and N. W. com. R. R. stock	30,000 00	34,950 00	
Atchison, Topeka & S Fe R. R. stk	50,000 00	39,500 00	
Manhattan Elevated 1st pfd. R.R. stk	10,000 00	8,800 00	100,000 00
St. Louis & San F. 1st pfd. R. R. stk	20,000 00	17,400 00	
Missouri, Kan. & Texas R. R. bds..	8,000 00	8,680 00	
Chicago & N. W. com. R. R. stock..	40,000 00	46,600 00	
Chicago & N. W. prfd R. R. stock..	40,000 00	57,600 00	
New York Central Railroad stock..	10,000 00	11,200 00	
Lake Shore, M. S. & N. I. R. R. bds.	3,000 00	3,120 00	100,000 00
New York, C. & St. Louis R. R. bds.	1,000 00	1,015 00	
Lake Erie and Western R. R. bonds.	8,000 00	7,500 00	
Chi., Mil. & St. Paul com. R. R. stk.	20,000 00	18,525 00	
Chi., Mil. & St. Paul prfd. R. R. stk.	10,000 00	11,650 00	
Chicago, Bur. & Quincy R. R. stock.	12,500 00	15,031 00	
Missouri Pacific Railroad stock.....	10,000 00	8,750 00	
Central Pacific Railroad stock.....	30,000 00	19,050 00	
Western Union Telegraph stock....	10,000 00	7,400 00	100,000 00
Delaware and Hudson Canal stock..	2,500 00	2,625 00	
Chicago & N. W. prfd. R. R. stock.	10,000 00	14,400 00	
Chicago, Mil. & St. Paul R. R. bds..	3,000 00	3,735 00	
Central N. J., L. & W. R. R. bonds.	7,000 00	7,245 00	
Wabash Railroad bonds	14,000 00	13,075 00	
Western Union Telegraph stock....	13,000 00	9,620 00	
Central Pacific R. R. stock	50,000 00	31,750 00	
Delaware & Hudson Canal stock...	70,000 00	73,500 00	
Chicago & N. W. com. R. R. stock..	10,000 00	11,650 00	
Chi., Mil. & St. Paul com. R. R. stk.	100,000 00	92,625 00	200,000 00
Chi., Mil. & St. Paul prfd. R. R. stk..	10,000 00	11,650 00	
Long Island Railroad stock	5,000 00	3,300 00	
Troy and Boston Railroad bonds...	10,000 00	10,000 00	
Northern Pacific Railroad bonds...	2,000 00	2,095 00	
Chi., St. P., M. & O. prfd. R. R. stk.	30,000 00	27,750 00	
Chi., Bur. and Quincy R. R. stock..	3,000 00	3,607 00	
Western Union Telegraph stock....	7,500 00	5,550 00	
Chi., Mil. & St. Paul prfd. R. R. stk.	30,000 00	34,950 00	
Chicago & N. W. com. R. R. stock..	20,000 00	23,300 00	
Chicago & N. W. prfd. R. R. stock..	20,000 00	28,800 00	
American Cable Telegraph stock...	20,000 00	12,200 00	
Central Pacific R. R. stock	60,000 00	38,100 00	
C., C., C. & I. R. R. Co	10,000 00	6,500 00	200,000 00
Gold & Stock Telegraph stock.....	6,000 00	5,100 00	
Rochester & Pittsburgh R. R. bds..	5,000 00	4,550 00	
St. Louis & Iron Mountain, Cairo & Fulton R. R. bonds	10,000 00	10,900 00	
Evansville & Terre Haute R. R. bds.	1,000 00	1,010 00	
Galveston, Harrisburg & San Antonio R. R. bonds	9,000 00	9,585 00	
Missouri Pacific R. R. bonds	25,000 00	28,188 00	
Chicago, R. I. & Pacific R. R. stock,	20,000 00	23,300 00	
Chicago & Alton R. R. stock	20,000 00	26,500 00	
C., C., C. & I. R. R. stock	10,000 00	6,500 00	
New York Elevated R. R. stock....	20,000 00	23,000 00	
Central Pacific R. R. stock	10,000 00	6,350 00	100,000 00
Central New Jersey R. R. bonds....	11,000 00	9,570 00	
N. Y., Lake Erie & West. R. R. bds.	20,000 00	18,600 00	
New York Elevated R. R. bonds....	5,000 00	6,050 00	

	Par value.	Market value.	Amount loaned.
Chicago & N. W. com. R. R. stock.	$10,000 00	$11,650 00	
Delaware & Hudson Canal stock....	10,000 00	10,500 00	
Chicago & N. W. prefd. R. R. stock,	10,000 00	14,400 00	
Chicago, St. Paul, Minneapolis & Omaha prefd. R. R. stock	2,500 00	2,313 00	$100,000 00
Galveston, Harrisburg & San Antonio R. R. bonds.....	69,000 00	72,325 00	
Rochester & Pittsburgh R. R. bds..	4,000 00	3,640 00	
N. Y., W. Shore & Buffalo R. R. bds.	4,000 00	2,670 00	
U. P., Oregon Short Line R. R. bds.	4,000 00	3,630 00	
Manhat. El. 1st prefd., R. R. stock,	20,000 00	17,600 00	
Bankers & Merchants' Tel. stock...	10,000 00	11,975 00	
Atch., Topeka & Santa Fe R. R. stk.	20,000 00	15,800 00	
Chicago, R. I. & Pacific R. R. stock,	40,000 00	46,600 00	100,000 00
Galveston, Harrisburg & San Antonio R. R. bonds	40,000 00	42,600 00	
Chic., Mil. & St. P. com. R. R. stk..	190,000 00	175,987 00	
Western Union Telegraph stock....	40,000 00	29,600 00	200,000 00
Louisville & Nashville R. R. bonds	40,000 00	38,000 00	
Union Pacific R. R. stock.....	120,000 00	85,800 00	
Missouri Pacific R. R. stock.....	14,000 00	12,250 00	
St. Louis & San F. 1st pf. R. R. stk,	30,000 00	26,100 00	
Pullman Palace Car stock.....	8,000 00	9,200 00	
Chicago, Bur. & Quincy R.R. stock,	27,500 00	33,068 00	
Central Pacific R. R. stock.....	10,000 00	6,350 00	
Chica., Mil. & St. P. com. R. R. stk,	72,500 00	67,153 00	250,000 00
Canada Southern R. R. stock.....	10,000 00	5,000 00	
Western Union Telegraph stock....	20,000 00	14,800 00	
Chicago, R. Island & Pac. R. R. stk,	10,000 00	11,650.00	
Oregon Improvement bonds.....	30,000 00	24,300 00	
Missouri, Kan. & Tex. R. R. bonds,	5,000 00	3,975 00	
Union Pacific, Or. S. L. R.R. bonds,	10,000 00	9,075 00	
St. Louis, Mo., City bonds.....	5,000 00	5,500 00	
Missouri Pacific R. R. stock.....	40,000 00	35,000 00	
Manhattan Gas-Light stock.....	10,250 00	26,650 00	
Chicago, R. Island & Pac. R. R. stk,	5,000 00	5,825 00	
Pullman Palace Car stock.....	10,000 00	11,500 00	
St. Louis & San F. 1st pf. R. R. stk,	10,000 00	8,700 00	
Chica., Mil. & St. P. com. R. R. stk,	10,000 00	9,263 00	
St. Paul, Min. & Mani. R. R. bonds,	48,000 00	49,200 00	300,000 00
Chicago, Mil. & St. Paul R.R. bonds	50,000 00	46,875 00	
Union Pacific, K. Pac. R. R. bonds,	46,000 00	44,160 00	
Cincinnati, Ohio, City bonds.....	31,000 00	37,990 00	
Chicago, Ill., City bonds.....	15,000 00	18,000 00	
St. Louis, Mo., City bonds.....	105,000 00	111,300 00	
Missouri Pacific R. R. stock	50,000 00	43,750 00	
Chicago, St. Paul, Minneapolis and Omaha pref. R. R. stock	20,000 00	18,500 00	
Central Nat. Bank, N. Y., stock	10,000 00	12,500 00	
Lake Shore & Mich. So. R. R. stock,	20,000 00	18,950 00	
Del., Lack. & West. R. R. stock....	20,000 00	23,350 00	
Chic. & Northw. com. R. R. stock..	10,000 00	11,650 00	200,000 00
Chic., Mil. & St. P. com. R. R. stock,	10,000 00	9,262 00	
Chic., Mil. & St. P. pref. R. R. stock,	40,000 00	46,600 00	
N. Y. Central R. R. stock	5,000 00	5,600 00	
Chic., R. I. and Pacific R. R. stock..	40,000 00	46,600 00	
United States bonds.....	2,000 00	2,495 00	
N. Y., L. E. & West. R. R. bonds ..	1,000 00	1,090 00	
Manhat. Elevated pref. R. R. stock,	50,000 00	44,000 00	
American Cable Telegraph stock...	20,000 00	12,200 00	
Atch., Topeka & Santa Fe R.R. stk,	30,000 00	23,700 00	100,000 00
St. L. & San Fran. pref. R. R. st'k,	30,000 00	26,100 00	
Chicago, Burl. & Quincy R. R. st'k,	20,000 00	24,050 00	
Chicago, R. I. & Pacific R. R. stock,	50,000 00	58,250 00	
Chic., Mil. & S. P. com. R. R. stock,	30,000 00	27,787 00	100,000 00
Ill. Cent., Leased Line, R. R. stock,	40,000 00	33,200 00	
Chicago & Northw. R. R. bonds....	275,000 00	255,063 00	
Northern Pacific R. R. bonds.....	40,000 00	41,900 00	250,000 00
Western Union Telegraph stock ...	50,000 00	37,000 00	
Clev., Col., Cin and Indianapolis R. R. stock.....	20,000 00	13,000 00	
Chic., Mil. & St. P. com. R. R. stock,	10,000 00	9,262 00	100,000 00
Del., Lack. & Western R. R. stock..	20,000 00	23,350 00	
Lake Shore & Mich. So. R. R. stock,	30,000 00	28,425 00	
Missouri Pacific R. R. stock	20,000 00	17,500 00	
Western Union Telegraph stock....	40,000 00	29,600 00	
Central Pacific R. R. stock.....	50,000 00	31,750 00	
American Cable Telegraph stock ...	40,000 00	24,400 00	100,000 00
Missouri Pac. R. R. stock.....	40,000 00	35,000 00	
Del. and Hud. Canal stock.....	30,000 00	31,500 00	
Chi., St. P., M. & O. pref. R. R. stk,	10,000 00	9,250 00	
Central Pacific R. R. stock.....	135,000 00	85,725 00	
Chi., Mil. & St. P. com. R. R. stock	30,000 00	27,788 00	

	Par value.	Market value.	Amount loaned.
Missouri Pacific R. R. stock.....	$30,000 00	$26,250 00	$200,000 00
Long Island R. R. stock.....	10,000 00	6,600 00	
Chi., Bur. and Quincy R. R. stock..	20,000 00	24,050 00	
United States bonds..... ...	10,000 00	12,475 00	
Northern Pacific R. R. bonds.....	15,000 00	15,702 00	
Del., Lack. & West. R. R. stock....	5,000 00	5,837 00	
Chi. & Northw'rn com. R. R. stock,	20,000 00	23,300 00	
Chi., St P., M. & O. pref. R. R. stk,	100,000 00	92,500 00	
Chi., Mil. & St. P. com. R. R. stock	10,000 00	9,263 00	
Western Union Tel. stock..... ..	40,000 00	29,600 00	
Missouri Pacific R. R. stock.....	40,000 00	35,000 00	200,000 00
Central Pacific R. R. stock	10,000 00	6,350 00	
N. Y., Chi. and St. L. R. R. bonds..	30,000 00	30,450 00	
U. Pac., Oregon Short L. R. R. bds.	4,000 00	3,630 00	
Rochester & Pittsburgh R. R. bonds	4,000 00	3,640 00	
Lake S. & Mich. South. R. R. stock	120,000 00	113,700 00	100,000 00
Western Union Tel. stock.....	380,000 00	281,200 00	
Missouri Pacific R. R. bonds.....	250,000 00	255,000 00	500,000 00
Chi., Burl. & Quincy R. R. bonds ..	100,000 00	91,750 00	
Chi., Mil. & St. P. com. R. R. stock,	150,000 00	138,937 00	
Chi., Mil. & St. P. pref. R. R. stock,	50,000 00	58,250 00	200,000 00
Western Union Tel. stock	50,000 00	37,000 00	
American Cable Tel. stock.	10,000 00	6,100 00	
Lake S. & Mich South. R. R. bonds,	300,000 00	357,000 00	300,000 00
Central Pacific R. R. stock.....	100,000 00	63,500 00	
St. Paul, Minn. & Man. R. R. stock.	50,000 00	47,250 00	
Chi., Mil. & St. P. com. R. R. stock,	70,000 00	64,837 00	250,000 00
Western Union Tel. stock.....	60,000 00	44,400 00	
Pullman Palace Car stock	30,000 00	34,500 00	
Lake S. & Mich. South. R. R. stock,	50,000 00	47,375 00	
Chi. & Northw'n prefd. R. R. stock,	200,000 00	288,000 00	
Lake S. & Mich. South. R. R stock,	20,000 00	18,950 00	250,000 00
Mich. Cent. R. R. stock	10,000 00	8,550 00	
Lake S. & Mich. South. R. R. stock,	20,000 00	18,950 00	100,000 00
Chi., M. & St. P. prefd. R. R. stock,	90,000 00	104,850 00	
United States bonds...	450,009 00	561,375 00	450,000 00
Chi., Mil. & St. P. com. R. R. stock,	70,000 00	64,838 00	
Bankers & Merch. Telegraph stock.	20,000 00	23,950 00	
Central Pacific R. R. stock	3,000 00	1,905 00	
Western Union Tel. stock.....	1,000 00	740 00	
New York Central R. R. stock.....	20,000 00	22,400 00	100,000 00
Adams Express stock	1,000 00	1,290 00	
Wabash R. R. bonds.....	14,000 00	13,650 00	
District of Columbia bonds.....	1,000 00	1,120 00	
Central Pacific R. R. stock	20,000 00	12,700 00	
New York Central R. R stock.....	20,000 00	22,400 00	
Delaware & Hud. Canal stock	30,000 00	31,500 00	
Chi., Bur. & Quincy R. R stock....	4,000 00	4,810 00	
Bank & Merch. Telegraph stock...	20,000 00	23,950 00	100,000 00
Chi., Mil. & St. P. com. R. R. stock,	10,000 00	9,262 00	
St. P., Min. & Man. R. R. bonds....	6,000 00	6,150 00	
N. Y., Chi. & St. L. R. R. bonds....	10,000 00	10,150 00	
Texas & Pacific R. R. bonds.....	4,000 00	2,860 00	
Mutual Union Telegraph bonds.....	5,000 00	4,050 00	
West Shore & Ont. Terminal bonds,	425,000 00	318,750 00	255,000 00
West Shore & Ont. Terminal bonds,	250,000 00	187,500 00	150,000 00
West Shore & Ont. Terminal bonds,	200,000 00	150,000 00	120,000 00
Union Pacific R. R. stock	2,500 00	1,788 00	
Pullman Palace Car stock.....	1,000 00	1,150 00	
American Express stock.....	10,000 00	9,150 00	
Delaware and Hudson Canal stock..	20,000 00	21,000 00	
Chic., Mil. & St. P. com. R. R. stock,	80,000 00	74,100 00	
Western Union Telegraph stock ...	1,000 00	740 00	
Chic., Mil. & St. P. pref. R. R. stock,	8,000 00	9,320 00	
Central Pacific R. R. stock	10,000 00	6,350 00	
New York Central R. R. stock.....	20,500 00	22,965 00	
Missouri Pacific R. R. stock.....	10,000 00	8,750 00	
St. L. & Iron Mountain R. R. bonds.	5,000 00	3,650 00	200,000 00
Mutual Union Telegraph stock.....	5,000 00	4,050 00	
N. Y., W. S. & Buffalo R. R bonds..	5,000 00	3,337 00	
N. Y., L. Erie & West R. R. bonds,	10,000 00	9,300 00	
N. Y., Chic. & St. L. R. R. bonds...	50,000 00	50,750 00	
Erie and Pittsburgh R. R. bonds....	4,000 00	4,000 00	
New Orleans Pacific R. R. bonds....	2,000 00	1,760 00	
Union Pacific R. R. bonds.....	9,000 00	10,530 00	
Texas and Pacific R. R. bonds.....	1,000 00	715 00	
Oregon Trans-Continental bonds...	2,000 00	1,580 00	
Canada Southern R. R. bonds	10,000 00	9,800 00	
Chic. & Northw. pref. R. R. stock..	60,000 00	86,400 00	
Canada Southern R. R. stock.....	20,000 00	10,000 00	100,000 00
Chicago & Northw. R. R. bonds....	30,000 00	27,825 00	
Ogdens & Lake Cham. R. R. bonds,	267,000 00	232,290 00	200,000 00
Canada Southern R. R. bonds	500,000 00	425,000 00	250,000 00
New York Central R. R. stock	90,600 00	101,472 00	80,000 00

	Par value.	Market value.	Amount loaned.	
Chic. & Northw. com. R. R. stock..	$50,000 00	$58,250 00		
Chic. & Northw. pref. R. R. stock..	20,000 00	28,800 00		
Chi., St. P., M. & O. pref. R. R. st'k	20,000 00	18,500 00	$100,000 00	
Missouri Pacific R. R. stock.....	10,000 00	8,750 00		
New York, Chi. & St. L. R. R. b'ds,	4,000 00	4,060 00		
Rochester & Pitts. R. R. bonds.....	1,000 00	910 00		
Central Pacific R. R. stock	30,000 00	19,050 00		
New York, Chi. & St. L. R. R. bd's,	65,000 00	65,975 00		
Cen. New Jersey R. R. bonds	10,000 00	11,300 00		
Chi., Mil. & St. Paul R. R. bonds ..	3,000 00	3,690 00	100,000 00	
United States bonds.....	1,000 00	1,247 00		
United States bonds.....	3,000 00	3,030 00		
Wab'h, St. L., K. C. & N. R. R. b'ds	10,000 00	10,875 00		
Chicago & Northwestern R. R. b'ds,	5,000 00	6,550 00		
Chicago and Atlantic R. R. bonds..	135,000 00	135,000 00	100,000 00	
United States bonds.....	90,000 00	112,275 00	100,000 00	
New York and Har. R. R stock	50,000 00	110,000 00	100,000 00	
Canada Southern R. R. stock.....	20,000 00	10,000 00		
Chi., Rock I. & Pacific R. R. stock .	30,000 00	34,950 00		
Lake S. & Mich. South. R. R. stock,	10,000 00	9,475 00	100,000 00	
Chi. & N'hwestern pref. R. R. stock,	50,000 00	72,000 00		
Michigan Cen. R. R. stock.....	10,000 00	8,550 00		
Manhattan Gas-Light stock.....	27,950 00	72,670 00	100,000 00	
Chi , Mil. & St. Paul R. R. bonds...	55,000 00	65,350 00		
Central New Jersey R. R. bonds....	45,000 00	50,850 00	40,000 00	
Chi., Mil. & St. P. com. R. R. stock,	20,000 00	18,525 00	27,000 00	
Newark City Nat. Bank stock	10,000 00	13,000 00		
Chi., Rock I. & Pacific R. R. stock..	20,000 00	23,300 00		
Chi. & N'hwestern com. R. R. stock	20,000 00	23,300 00	50,000 00	
Missouri Pacific R. R. stock.....	10,000 00	8,750 00		
St. L. and Iron M. R. R. bonds	5,000 00	5,350 00		
Phila. and Reading R. R. bonds....	400,000 00	400,000 00	200,000 00	
Lehigh & Wilkesbarre Coal Co. b'ds	400,000 00			
Phil. & Reading Railroad bonds. ..	400,000 00	400,000 00	200,000 00	
Lehigh & Wilkesb. Coal Co. bonds,	400,000 00			
Phil. & Reading Railroad bonds....	300,000 00	300,000 00	150,000 00	
Lehigh & Wilkesb. Coal Co. bonds,	300,000 00			
Phil. & Reading Railroad bonds....	500,000 00	500,000 00	250,000 00	
Lehigh & Wilkesb. Coal Co. bonds,	500,000 00			
United States bonds.....	96,000 00	110,860 00	100,000 00	
Total amounts.....	$17,995,900 00	$15,926,470 00	$12,322,000 00	$12,322,000 00
Loans made in cash to policyholders on the company's policies....				169,372 71
Premium notes and loans on policies in force.....				4,023,424 94

Stocks, Bonds, etc., owned by the Company.

	Ledger value.	Market value.	
United States bonds.....	$313,000 00	$412,350 00	
Essex County, N. J., bonds	1,353,500 00	1,623,120 00	
Union County, N. J., bonds.....	100,000 00	103,350 00	
Buchanan County, Mo., bonds.....	494,400 00	494,400 00	
Woodbury County, Iowa, bonds..... ..	115,000 00	115,000 00	
Randolph County, Ind., bonds.	34,500 00	34,500 00	
Erie City, Pa., bonds.....	152,000 00	174,800 00	
Springfield City, Ill., bonds	114,300 00	114,300 00	
South Bend City, Ind., bonds	151,500 00	152,730 00	
La Fayette City, Ind., bonds	160,000 00	201,600 00	
Toledo City, Ohio, bonds..... ..	173,000 00	214,520 00	
Sandusky City, Ohio bonds	100,000 00	112,000 00	
Cleveland City, Ohio, bonds....	500,000 00	564,000 00	
Saginaw City, Mich., bonds.....	100,000 00	100,000 00	
Newark City, N. J., bonds.....	2,505,000 00	2,922,750 00	
Orange City, N. J., bonds.....	60,000 00	74,500 00	
Rahway City, N. J., bonds	49,401 33	37,051 00	
New Brunswick City, N. J., bonds.	14,000 00	15,400 00	
Elizabeth City, N. J., bonds.....	954,000 00	477,000 00	
Montclair Township, N. J., bonds.....	330,000 00	330,000 00	
Milburn Township, N. J., bonds	1,600 00	1,600 00	
West Orange Township, N. J., bonds	135,500 00	171,575 00	
Elizabeth City, N. J., temporary tax loan.....	48,175 37	48,175 37	
Newark and New York R. R. bonds.....	573,000 00	618,840 00	
Lehigh and Wilkesbarre Coal Co. bonds.....	100,000 00	100,000 00	
	$8,631,876 70	$9,212,561 37	
Deduct for 50 per ct. depreciation on Elizabeth bds.,	477,000 00	.....	
Total (carried out at ledger value)	$8,154,876 70	$9,213,561 37	8,154,876 70

Cash in office, $32,229.01; in bank, $776,488.84; cash in transit, since received, $68,247.95		$876,965 80
Agents' ledger balances and cash obligations		8,496 99
Total net or invested assets as per balance		$35,712,579 47

IV. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		163,783 02
Bonds and stocks owned		292,674 58
Collateral loans		16,736 92
Premium notes, loans or liens		110,643 64
Market value of bonds and stocks over ledger value		1,058,684 67
Gross premiums due and unreported on policies in force	$65,978 97	
Gross deferred premiums on policies in force	227,552 67	
Total	$293,531 64	
Deduct average loading (20 per cent)	58,706 33	
Net amount of uncollected and deferred premiums		234,825 31
Total of invested and other assets		$37,589,927 61
Deduct items not admitted		8,496 99
Total admitted Assets		$37,581,430 62

Items not admitted.

Agents' balances and cash obligations	$8,496 99

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New Jersey State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		$31,734,417 00
Claims for death losses and matured endowments not due	$257,862 00	
Claims for death losses and other policy claims resisted	20,000 00	
Total policy claims		277,862 00
Dividends or surplus, or other description of profits due policy holders		187,057 17
Premiums paid in advance		7,444 58
Liabilities on policyholders' account		$32,206,780 75
Gross surplus on policyholders' account		5,374,649 87
Total Liabilities		$37,581,430 62

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$3,885,150 25	
Premium notes, loans or liens received during 1883	392,117 36	
Total		$4,277,267 61
Deductions during the year as follows, viz.: Notes, loans or liens uesd in—		
Payment of losses or claims	$110,569 55	
Purchase of surrendered policies and canceled by lapse	99,142 46	
Payments of dividends to policyholders	16,614 33	
Redeemed by maker in cash	27,516 33	
Total reduction of premium note account		253,842 67
Balance of note assets December 31, 1883		$4,023,424 94

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	41,791	$115,425 010
Endowment policies	4,838	10,799 245
All other policies	1,208	3,394 850
New policies issued during the year:		
Whole life policies	2,509	6,906,436
Endowment policies	1,756	4,521,285
All other policies	648	1,742,250
Old policies revived during the year:		
Whole life policies	12	52,200
Endowment policies	3	5,500
Old policies increased in amount:		
Whole life policies	4	14,500
Endowment policies	8	12,708
Additions by dividends during the year:		
Whole life policies	.....	1,139
Endowment policies	.....	358
Total number and amount	52,777	$142,875,481
Deduct policies decreased and ceased to be in force	3,599	9,576,713
Total policies in force at the end of the year	49,178	$133,298,768

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	41,721	$115,091,748
Endowment policies	5,892	13,834,920
All other policies	1,565	4,372,100
Total policies in force at the end of the year	49,178	$133,298,768

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	711	$2,160,991
By maturity (endowment)	95	221,218
By expiry (term)	227	552,300
By surrender	504	1,188,513
By lapse	755	1,743,350
By change and decrease	908	2,629,531
Not taken	399	1,080,810
Totals	3,599	$9,576,713

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	8,021	$24,648,579
Policies issued during 1883	661	1,842,521
Total	8,682	$26,491,100
Deduct policies ceased to be in force during 1883	615	1,910,345
Policies in force in New York during 1883	8,067	$24,580,755

	Number.	Amount.
Losses and claims unpaid December 31, 1882	.....	$92,800
Losses and claims incurred during 1883	.....	609,913
Total	.....	$702,713

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	.....	$617,138

Premiums collected or secured in New York during 1883, without any deduction for losses, commissions or other expenses... $546,064 80

NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VT.

[Incorporated November 13, 1848; commenced business February 1, 1850.]

CHARLES DEWEY, *President.* GEORGE W. REED, *Secretary.*

Attorney for service of process in the State of New York, CHARLES F. LANGFORD, No. 167 Broadway, New York.

I. INCOME DURING 1883.

Cash received for premiums, without deductions	$413,897 84	
Notes and loans taken for premiums	2,687 54	
Total premium income		$416,585 38
Interest on:		
Mortgage loans		51,484 85
Bonds and dividends on stock		74,712 74
Premium notes, loans or liens		2,070 27
Other debts due the company		10,744 14
Discount on claims paid in advance		635 24
Rents from company's property		9,362 46
Total Income during the year		$565,595 08
Balance of net or ledger assets December 31, 1882		2,605,992 33
Total		$3,171,587 41

II. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$173,742 44	
Premium notes and loans used in payment of the same	1,024 47	
Cash paid for matured endowments and additions	7,000 00	
Total amount actually paid for losses and endowments		$181,766 91
Cash paid to annuitants		3,816 92
Cash paid for surrendered policies		36,735 81
Premium notes and loans used in purchase of surrendered policies and voided by lapse		535 40
Cash dividends paid to policyholders		58,419 72
Premium notes and loans used in payment of dividends		752 72
(*Total paid policyholders* $282,027.48)		
Commissions to agents		42,503 59
Salaries and traveling expenses of agents		7,426 86
Medical examiners' fees		6,665 01
Salaries and other compensation of officers and other office employes		11,791 58

Taxes in State where organized, $919.16; taxes, licenses, fines and fees in other States, $4,527.26; total	$5,446 42
Paid for rent	3,870 03
Paid for furniture and fixtures and safes for home and agency offices	1,500 00
Advertising and printing	3,872 21
All other liabilities, viz: Postage and expressage, $1,611.40; office expenses, $3,273.96; total	4,885 36
(*Total miscellaneous expenses* $87,961.06)	
Disbursements during the year deducted from the above total.	$369,988 54
Balance December 31, 1883	$2,801,598 87

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value	$275,012 85
Loans secured by mortgages on real estate, first liens	892,274 37

Collateral Loans.

	Par value.	Market value.	Amount loaned.
National Car Co. stock	$3,000 00	$2,700 00	$901 78
Chicago, Boston & Liv. Co. stock	1,000 00	1,200 00	800 00
Howard Nat. Bk., Burlington stock,	8,000 00	8,800 00	4,000 00
National Bank, Rutland, stock	15,000 00	15,000 00	15,000 00
Lane Manfg. Co., Montpelier, stock,	68,800 00	86,000 00	34,406 00
Vermont Marble Co. bonds	20,000 00	20,000 00	10,000 00
National Car Co. stock	7,000 00	6,300 00	5,000 00
St. Albans' Village bonds	3,100 00	3,100 00	3,100 00
Lamoille Co. Nat. Bk., Hyde Park, Vt, stock	10,000 00	12,500 00	10,000 00
Scranton Steel Company stock	15,000 00	15,000 00	10,000 00
Farm. Nat. Bk., Vergennes, Vt., st'k.	10,000 00	11,000 00	
Total amounts	$160,900 00	$181,600 00	$93,207 78

	93,207 78
Loans made in cash to policyholders on the company's policies	31,249 18
Premium notes and loans on policies in force	20,674 10

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds	$300,000 00	$353,610 00
Maine State bonds	1,000 00	1,000 00
New Hampshire State bonds	15,000 00	15,000 00
Missouri State bonds	11,000 00	11,000 00
Boston, Mass., bonds	10,000 00	10,000 00
Lawrence City, Mass., bonds	20,000 00	20,000 00
Worcester City, Mass., bonds	20,000 00	20,000 00
Fitchburg City, Mass, bonds	60,000 00	60,000 00
Chelsea City, Mass., bonds	65,000 00	65,000 00
Somerville City, Mass., bonds	30,000 00	30,000 00
Beverly City, Mass., bonds	25,000 00	25,000 00
Burlington City, Vt., bonds	85,000 00	85,000 00
Buffalo City, N. Y., bonds	10,000 00	10,000 00
Minneapolis City, Minn., bonds	32,000 00	32,000 00
Stillwater City, Minn., bonds	41,000 00	41,000 00
Indianapolis City, Ind., bonds	25,000 00	25,000 00
Appleton City, Wis., School bonds	13,500 00	13,500 00
Springfield City, Ill., bonds	18,200 00	18,200 00
Burlington City, Ia., bonds	35,000 00	35,000 00
Clinton City Ia., bonds	5,000 00	5,000 00
St. Louis City, Mo., bonds	11,000 00	11,000 00
East Saginaw City, Mich., bonds	30,000 00	30,000 00
Niles City, Mich., bonds	18,500 00	18,500 00
Piqua City, Ohio, bonds	10,000 00	10,000 00
Meriden City, Conn., bonds	43,000 00	43,000 00
St. Louis County, Mo., bonds	32,000 00	32,000 00
Peoria County, Ill., bonds	22,000 00	22,000 00
Cook County, Ill., bonds	5,000 00	5,000 00
Addison County, Vt., bonds	6,000 00	6,000 00
Montpelier, Vt., Town bonds	43,600 00	43,600 00
St Albans, Vt., Town bonds	3,000 00	3,000 00
Essex, Vt., Town bonds	20,000 00	20,000 00
Scituate, Mass, Town bonds	6,500 00	6,500 00
Jericho, Vt., Town bonds	20,500 00	20,500 00

	Cost value.	Market value.	
Highgate, Vt., Town bonds	$42,000 00	$42,000 00	
Hyde Park, Vt., Town bonds	46,000 00	46,000 00	
Wolcott, Vt., Town bonds	20,000 00	20,000 00	
Arlington, Vt., Town bonds	20,000 00	20,000 00	
Underhill, Vt., Town bonds	17,000 00	17,000 00	
Jay, Vt., Town bonds	7,000 00	7,000 00	
Brandon, Vt., Town bonds	21,500 00	21,500 00	
Swanton, Vt., Town bonds	5,000 00	5,000 00	
St. Johnsbury, Vt., Town bonds	36,000 00	36,000 00	
Sheldon, Vt., Town bonds	5,000 00	5,000 00	
Jamaica, Vt., Town bonds	4,000 00	4,000 00	
Bakersfield, Vt., Town bonds	6,000 00	6,000 00	
Fairfax Vt., Town bonds	2,200 00	2,200 00	
St. Albans, Vt., Village bonds	58,000 00	58,000 00	
Vermont Marble Co. mortgage bonds	10,000 00	10,000 00	
First National Bank, Montpelier stock	26,000 00	41,600 00	
Montpelier National Bank, Montpelier, stock	3,400 00	4,400 00	
Total (carried out at cost value)	$1,421,900 00	$1,492,200 00	$1,421,900 00
Cash in office, $1,350.42; in bank, $97,351.58; total			98,702 00
Agents' ledger balance			38,578 59
Total net or invested assets, as per balance			$2,801,598 87

IV. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		29,170 96
Bonds and stocks owned		11,025 26
Collateral loans		3,277 39
Premium notes, loans or liens		1,402 28
Market value of bonds and stocks over cost		70,300 00
Gross premiums due and unreported on policies in force	$431 44	
Gross deferred premiums on policies in force	44,467 73	
Total	$44,899 17	
Deduct average loading (25 per cent)	11,224 79	
Net amount of uncollected and deferred premiums		33,674 38
Total of invested and other assets		$2,950,449 14
Deduct items not admitted		38,578 59
Total admitted Assets		$2,911,870 55

Items not admitted.

Agents' balances	$38,578 59

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		$1,876,481 00
Claims for death losses due and unpaid	$3,000 00	
Claims for death losses and matured endowments not due	18,000 00	
Claims for death losses and other policy claims resisted	10,000 00	
Total policy claims		31,000 00
Dividends or surplus, or other description of profits due policyholders		38,206 44
Extra reserve on life-rate endowment policies		150,000 00
Liabilities on policyholders' account		$2,095,687 44
Gross surplus on policyholders' account		816,183 11
Total Liabilities		$2,911,870 55

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$20,886 85	
Premium notes, loans or liens received during 1883	2,687 54	
Total		$23,574 39
Deductions during the year as follows, viz: Notes, loans or liens used in —		
Payment of losses or claims	$1,024 47	
Purchase of surrendered policies and canceled by lapse	535 40	
Payment of dividends to policyholders	752 72	
Redeemed by maker in cash	587 70	
Total reduction of premium note account		2,900 29
Balance of note assets December 31, 1883		$20,674 10

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	3,764	$7,912,709
Endowment policies	2,124	2,623,372
All other policies	16	132,928
New policies issued during the year:		
Whole life policies	250	610,000
Endowment policies	1,958	2,075,500
All other policies	2	10,000
Additions by dividends during the year:		
All other policies	.....	2,506
Total number and amount	8,114	$13,367,015
Deduct policies decreased and ceased to be in force	859	1,245,290
Total policies in force at the end of the year	7,255	$12,121,725

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	3,766	$7,959,337
Endowment policies	3,478	4,058,622
All other policies	11	103,766
Total policies in force at the end of the year	7,255	$12,121,725

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	83	$174,767
By maturity (endowment)	7	7,000
By expiry (term)	4	8,300
By surrender	195	279,163
By lapse	264	361,100
By change and decrease	1	56,525
Not taken	305	358,435
Totals	859	$1,245,290

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	819	$1,676,200
Policies issued during 1883	343	393,000
Total	1,162	$2,069,200
Deduct policies ceased to be in force during 1883	129	209,240
Policies in force in New York December 31, 1883	1,033	$1,859,960

	Number.	Amount.
Losses and claims unpaid December 31, 1882	1	$1,000
Losses and claims incurred during 1883	15	33,000
Total	16	$34,000

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	15	$33,000

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions, or other expenses $67,465 74

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

[Incorporated April 1, 1835; commenced business December 1, 1843.]

BENJAMIN F. STEVENS, *President.* JOSEPH M. GIBBENS, *Secretary.*

Attorney for service of process in the State of New York, WILLIAM RATCLIFFE, JR., No. 208 Broadway, New York.

I. INCOME DURING 1883.

Cash received for premiums, without deductions	$1,507,208 50	
Notes and loans taken for premiums	454,110 60	
Total premium income		$1,961,319 10
Interest on:		
Mortgage loans		122,680 27
Bonds and dividends on stock		489,754 96
Premium notes, loans or liens		85,714 70
Other debts due the company		74,882 28
Rents from company's property		62,361 15
Balances of profit and loss account		160,489 29
Total Income during the year		$2,957,201 75
Balance of net or ledger assets December 31, 1882		14,707,391 89
Total		$17,664,593 64

II. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$958,067 89	
Premium notes and loans used in payment of the same	40,116 11	
Cash paid for matured endowments and additions	312,249 17	
Premium notes and loans used in payment of the same	24,106 83	
Total amount actually paid for losses and endowments		$1,334,540 00
Cash paid for surrendered policies		118,584 09
Premium notes and loans used in purchase of surrendered policies and voided by lapse		69,852 29
Cash distributions paid to policyholders		481,371 46
Premium notes and loans used in payment of distribution to policyholders		52,215 15
(*Total paid policyholders*	$2,056,562.99)	
Commissions to agents		145,643 18
Medical examiners' fees		11,138 50
Salaries and other compensation of officers and other office employes		82,646 97
Taxes in State where organized; taxes, licenses, fines and fees in other States		32,512 49
Advertising		10,042 31
Printing, stationery and incidental expenses		99,803 37
Interest		483 27
(*Total miscellaneous expenses*	$382,270.09)	
Disbursements during the year, deducted from above total		$2,438,833 08
Balance December 31, 1883		$15,225,760 56

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value	$1,279,165 54
Loans secured by mortgages on real estate, first liens	2,222,148 00

Collateral loans:

	Par value.	Market value.	Amount loaned.
Worcester National Bank stock	$15,000 00	$19,050 00	$15,000 00
Huntington Avenue Land certfs	82,500 00	80,500 00	66,726 57
United States bonds	35,000 00	43,208 75	36,600 00
Atch., Topeka & S. Fe R. R. Co. stk	293,600 00	230,476 00	195,500 00
Third National Bank stock	30,000 00	28,500 00	30,000 00
Policy of life insurance No. 33,355	10,000 00	4,825 00	
Proprietors' Revere House stock	60,000 00	78,000 00	50,000 00
Atchison & Topeka R. R. Co. stock	115,000 00	90,275 00	65,231 25
Freemans' National Bank stock	1,200 00	1,425 00	1,000 00
Atchison, Topeka and Santa Fe bds	10,000 00	11,500 00	10,000 00
Iowa Railroad Land Co. stock	35,000 00	12,950 00	100,000 00
Cedar Rapids & Mo. R. R. Co. stock	35,000 00	36,750 00	
Union Pacific Railroad stock	30,000 00	21,225 00	
Atch., Col. & Pacific Railroad bds	60,000 00	54,000 00	
National Bank of Commerce stock	15,000 00	17,362 50	35,000 00
Continental National Bank stock	20,000 00	21,700 00	
Chi., Bur. & Quincy R. R. Co. stock	15,200 00	18,316 00	25,000 00
Fitchburg Railroad Co stock	10,000 00	12,150 00	
Chi., Bur. & Quincy R. R. Co. stock	146,000 00	175,930 00	144,000 00
Roxbury Gas-Light Co. stock	12,000 00	20,760 00	32,000 00
Union Pacific Railroad Co. stock	10,000 00	7,075 00	
Chi., Bur. & Quincy R. R. Co. stock	10,000 00	12,050 00	
Fifty Associates stock	6,000 00	6,000 00	5,000 00
Eastern Railroad Co. bonds	5,000 00	5,550 00	20,000 00
Atch., Topeka and Santa Fe bonds	2,000 00	2,300 00	
Old Colony bonds	2,000 00	2,340 00	
Chi., Bur. & Quincy bonds	2,000 00	2,410 00	
Chicago City bonds	2,000 00	2,400 00	
Cincinnati City bonds	2,000 00	2,580 00	
Jackson, Lansing and Sag. bonds	5,000 00	5,650 00	
Nat. Bank of the Commonwealth stk	8,000 00	8,920 00	12,000 00
American Loan and Trust Co. stock	6,000 00	5,400 00	
Iowa Falls & S. City R. R. Co. bd	1,000 00	1,190 00	1,000 00
Union Pacific Railroad bonds	230,000 00	263,500 00	230,000 00
Glendon Iron Co. stock	23,000 00	18,400 00	12,000 00
Continental National Bank stock	25,000 00	27,125 00	25,000 00
Third Nat. Bank of Boston stock	9,000 00	8,550 00	7,000 00
Norwich & Wor. Railroad Co. stock	15,000 00	22,500 00	15,000 00
Union Pacific Railroad Co. stock	222,500 00	157,418 75	135,000 00
New York & New Eng. R. R. bonds	50,000 00	46,750 00	50,000 00

	Par value.	Market value.	Amount loaned.	
Ogdensburgh & Lk. C. R. R. bond..	$1,000 00	$1,020 00		
Massachusetts State bonds.....	3,000 00	3,420 00		
Cincinnati Municipal bonds.....	2,000 00	2,580 00		
Old Colony R. R. Co. bonds.....	2,000 00	2,340 00		
Metropolitan bonds.....	2,000 00	2,160 00		
Boston & Lowell R. R. Co. bonds...	8,000 00	8,480 00	$50,000 00	
Boston City Gold bonds.....	19,000 00	22,230 00		
Boston City Currency bonds.....	7,000 00	8,330 00		
Boston & Albany R. R. Co. bonds..	2,000 00	2,360 00		
Chicago, Bur. & Quincy R. R. bond	1,000 00	1,140 00		
Portland City bonds.....	3,000 00	3,540 00		
Conn. & Pass. R. R. bond.....	1,000 00	1,200 00	500 00	
Boston Currency Loan.....	5,000 00	5,950 00	5,000 00	
Union Pacific R. R. Co. stock.....	130,000 00	91,975 00	97,500 00	
Oregon Imp. Co. stock.....	30,000 00	18,300 00		
South Pac. R. R. Co. of Mo. bonds,	15,000 00	15,600 00	30,000 00	
Burl. & Miss. River in Neb. bonds..	20,000 00	16,700 00		
Pueblo & Arkan. Valley R. R. bds,	10,000 00	11,600 00	18,000 00	
Union Pacific R. R. Co. bonds.....	8,000 00	9,200 00		
Fitchburg Railroad Co. stock.....	10,000 00	12,150 00	5,000 00	
Rensselaer & Sara. R. R. Co. stock,	75,000 00	108,750 00	100,000 00	
Norwich & Wor. R. R. Co. stock....	25,000 00	37,500 00		
Glendon Iron Co. stock.....	17,000 00	13,600 00	50,000 00	
Ottawa & Burl. R. R. Co. bonds....	45,000 00	45,000 00		
Glendon Iron Co. stock.....	10,000 00	8,720 00	5,000 00	
Chi., Mil & St. Paul R.R. Co. stock,	70,000 00	69,300 00	60,000 00	
Lansing, Jackson & Sag. R. R. bds,	9,000 00	9,360 00		
Oregon Short Line bonds.....	6,000 00	5,430 00		
Sonora Railway Co. bonds.....	5,000 00	4,800 00	2,100 00	
N. Y. C. & H. River R.R. Co. stock,	10,000 00	11,100 00	10,000 00	
Atch., Top. & Santa Fe R.R. bonds,	200,000 00	240,000 00	200,000 00	
Total amounts.....	$2,417,900 00	$2,380,847 00	$1,951,157 82	$1,951,157 82
Loans made in cash to policyholders on the company's policies....				4,000 00
Premium notes and loans on policies in force.....				957,169 36

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds.....	$1,042,000 00	$1,310,665 00
Atlantic National Bank stock.....	7,101 00	11,088 00
Bay State National Bank stock.....	7,500 00	9,000 00
Boston National Bank stock.....	33,300 00	40,959 00
Continental National Bank stock.....	10,000 00	11,000 00
First National Bank of Cambridge stock.....	5,000 00	8,300 00
Massachusetts National Bank stock.....	5,250 00	6,300 00
Merchants' National Bank stock.....	9,100 00	12,194 00
National City Bank of Lynn stock.....	10,716 67	17,922 50
National Revere Bank stock.....	15,000 00	17,700 00
National Hide and Leather Bank stock.....	15,000 00	16,725 00
National Eagle Bank stock.....	24,000 00	26,280 00
Tremont National Bank stock.....	31,951 25	34,240 00
National Webster Bank stock.....	20,000 00	21,900 00
Boston Safe Deposit and Trust Co. stock.....	37,500 00	45,000 00
Merchandise National Bank stock.....	25,000 00	24,000 00
State National Bank stock.....	10,273 10	15,480 00
Third National Bank stock.....	10,000 00	9,500 00
Globe National Bank stock.....	10,000 00	10,300 00
Boston and Albany R. R. Co., stock.....	81,800 00	143,968 00
Boston and Providence R. R. Co. stock.....	29,950 00	50,100 00
Chicago, Burlington & Quincy R. R. Co. stock.....	116,132 77	140,021 00
Connecticut and Pasumpsic R. R. Co. stock.....	36,000 00	66,800 00
Fitchburg R. R. Co. stock.....	14,752 00	18,225 00
New York, N. Haven and Hartford R. R. Co. stock,	15,000 00	26,700 00
Norwich and Worcester R. R. Co. stock.....	84,925 25	130,050 00
Northern R. R. Co. stock.....	10,000 00	11,100 00
Connecticut River R. R. Co. stock.....	20,000 00	32,600 00
Chicago and Alton R. R. Co. stock.....	26,600 00	35,644 00
Portland, Saco and Portsmouth R. R. Co. stock.....	20,000 00	23,000 00
Eastern R. R. of N. H. stock.....	3,150 00	9,450 00
Eastern R. R. bonds.....	275,000 00	305,250 00
Philadelphia, Wilmington and Balt. R. R. bonds...	193,871 67	215,690 00
Agricultural Branch R. R. bonds.....	14,895 00	18,000 00
Michigan Central R. R. bonds.....	73,000 00	81,760 00
Boston, Concord and Montreal R. R. bonds.....	500,000 00	572,500 00
Chicago, Burlington and Quincy R. R. bonds.....	120,000 00	149,700 00
Worcester and Nashua R. R. bonds.....	75,000 00	75,000 00
New Haven and Derby R. R. bonds.....	14,250 00	17,700 00
Nashua and Rochester R. R. bonds.....	116,191 66	125,000 00
Albany City loan.....	22,256 00	28,800 00

	Cost value.	Market value.	
Boston City loan	$207,736 12	$258,280 00	
Boston Water loan	268,000 00	289,440 00	
Boston Sterling loan	190,000 00	209,000 00	
Chicago Sewage Water loan	70,350 00	90,000 00	
New Hampshire State loan	26,000 00	31,200 00	
Hartford bonds	100,000 00	118,000 00	
Chelsea bonds	206,504 17	248,040 00	
Lawrence bonds	186,210 83	220,785 00	
Lynn bonds	226,000 00	253,210 00	
Massachusetts State loan	98,172 35	117,420 00	
Rhode Island State bonds	50,000 00	60,000 00	
Cincinnati bonds	95,000 00	113,100 00	
Beverly bonds	80,000 00	84,800 00	
Worcester Water loan	110,000 00	123,500 00	
Lowell bonds	56,533 33	64,125 00	
Brookline loan	410,600 00	447,716 00	
Somerville loan	10,000 00	10,000 00	
Fitchburg loan	125,485 17	157,250 00	
Springfield Water loan	126,000 00	171,360 00	
Providence bonds	146,403 06	164,850 00	
Providence and Worcester R. R. Co. loan	25,000 00	25,000 00	
Norwich loan	94,000 00	115,320 00	
Meriden Water loan	100,000 00	113,500 00	
Fall River loan	203,000 00	234,450 00	
Maine State loan	7,000 00	7,840 00	
Holyoke Funding loan	5,000 00	5,450 00	
Newton loan	70,000 00	87,400 00	
Haverhill bonds	5,000 00	5,600 00	
New York bonds	300,000 00	357,000 00	
New England Mort. Security Co. bonds	100,000 00	105,000 00	
New Bedford loan	10,000 00	11,400 00	
Salem loan	10,000 00	11,500 00	
Taunton loan	39,000 00	47,190 00	
Norwalk loan	50,000 00	52,500 00	
Lewiston bonds	100,000 00	107,250 00	
Pawtucket bonds	150,000 00	161,812 50	
Boston and Lowell R. R. Co. loan	50,000 00	50,000 00	
Fifty Associates loan	165,000 00	165,000 00	
Boston, Concord and Montreal R. R. loan	20,000 00	20,000 00	
Massachusetts Loan and Trust Co. loan	200,000 00	200,000 00	
Boston and Maine R. R. loan	200,000 00	200,000 00	
Boston Gas-Light Co. stock	27,500 00	47,025 00	
Dwight Manufacturing Co. stock	5,000 00	3,500 00	
Massachusetts Cotton Mills stock	5,000 00	5,812 50	
Total (carried out at cost value)	$7,921,961 40	$9,297,237 50	$7,921,961 40
Cash in bank			646,912 81
Amount of quarterly and semi-annual premium notes, being part of premium note account secured by premium reserve			243,245 63
Total net or invested assets, as per balance			$15,225,760 56

IV. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		29,383 90
Bonds and stocks owned		93,964 66
Collateral loans		25,250 30
Premium notes, loans or liens		32,364 00
Rents due and accrued on company's property or lease		13,858 49
Market value of bonds and stocks over cost		1,375,276 10
Gross premiums due and unreported on policies in force	$117,872 26	
Deduct average loading (20 per cent)	23,574 45	
Net amount of uncollected and deferred premiums		94,297 81
Total of invested and other assets		$16,890,155 82
Deduct items not admitted		48,649 13
Total admitted Assets		$16,841,506 69

Items not admitted.

Twenty per cent of notes given for deferred premiums	$48,649 13

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		$13,272,108 00
Claims for death losses unpaid	$166,099 00	
Claims for matured endowments unpaid	29,244 00	
Total policy claims		195,343 00
Distribution or surplus, or other description of profits due policyholders		86,531 26
Total Liabilities		$13,553,982 26
Gross surplus on policyholders' account		3,287,524 43
Total Liabilities		$16,841,506 69

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$1,281,086 97	
Premium notes, loans or liens received during 1883	454,110 60	
Total		$1,735,197 57
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims	$64,222 94	
Purchase of surrendered policies and canceled by lapse	69,852 29	
Payment of distributions to policyholders	52,215 15	
Redeemed by maker in cash	348,492 20	
Total reduction of premium note account		534,782 58
Balance of note assets December 31, 1883		$1,200,414 99

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	14,033	$44,107,732
Endowment policies	6,185	16,476,952
All other policies	2,048	5,501,881
Reversionary additions	38	
New policies issued during the year:		
Whole life policies	17	1,788
Endowment policies	27	7,455
All other policies	9	29,279
Reversionary additions	8	
Old policies revived during the year:		
Whole life policies	91	321,500
Endowment policies	33	81,700
All other policies	2	5,000
Total number and amount	22,491	$66,533,287
Deduct policies decreased and ceased to be in force	1,662	4,838,696
Total policies in force at the end of the year	20,829	$61,694,591

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	13,158	$41,370,720
Endowment policies	5,655	14,984,345
All other policies	1,970	5,339,526
Reversionary additions	46	
Total policies in force at the end of the year	20,829	$61,694,591

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	290	$1,039,694
By maturity (endowment) and term	144	350,267
By surrender	253	688,842
By lapse	742	2,064,225
By change and decrease	7	33,000
Not taken	226	662,668
Totals	1,662	$4,838,696

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	2,188	$7,318,703
Policies issued during 1883	80	218,518
Total	2,268	$7,537,221
Deduct policies ceased to be in force during 1883	53	247,121
Policies in force in New York December 31, 1883	2,215	$7,290,100

	Number.	Amount.
Losses and claims unpaid December 31, 1882	4	$21,000
Losses and claims incurred during 1883	53	247,121
Total	57	$268,121

Losses and claims on policies in New York paid during	Number.	Amount.
1883	51	$212,560

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends commissions or other expenses: Cash, $289,356; notes or credits, $16,319.14; total.. $305,675 14

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

MILWAUKEE, WIS.

[Incorporated March, 1857; commenced business November 25, 1858.]

H. L. PALMER, *President.* J. W. SKINNER, *Secretary.*

Attorney for service of process in the State of New York, HARVEY M. MUNSELL, No. 5 Beekman street, New York.

I. INCOME DURING 1883.

Cash received for premiums without deductions	$2,769,764 82	
Notes and loans taken for premiums	165,114 05	
Premiums paid by surrendered policies	74,332 80	
Total premium income		$3,009,211 67
Interest on:		
Mortgage loans		926,837 10
Bonds and dividends on stock		61,553 21
Premium notes, loans or liens including notes taken for interest,		112,715 54
Other debts due the company, including that on deposits and deferred premiums		51,292 57

Discount on claims paid in advance	$1,670 71
Rents from company's property	45,931 92
Total Income during the year	$4,209,212 72
Balance of net or ledger assets December 31, 1882	19,138,423 08
Total	$23,347,635 80

II. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$952,330 07	
Premium notes and loans used in payment of the same	32,166 24	
Cash paid for matured endowments and additions	274,687 49	
Premium notes and loans used in payment of the same	34,163 78	
Total amount actually paid for losses and endowments		$1,293,347 58
Cash paid for surrendered policies		143,715 50
Premium notes and loans used in purchase of surrendered policies and voided by lapse		38,498 56
Cash surrender values, including reconverted additions applied in payment of premiums		75,438 77
Cash dividends paid to policyholders		546,651 57
Premium notes and loans used in payment of dividends		129,177 90
(*Total paid policyholders*	$2,226,829 88)	
Commissions to agents		347,691 01
Salaries and traveling expenses of agents		32,398 69
Medical examiners' fees and salary medical director		30,541 75
Salaries and other compensation of officers and other office employes,		113,139 74
Taxes in State where organized, $15,268.96; taxes, licenses, fines and fees in other States, $43,288.02		58,556 98
Paid for rent		6,077 34
Commuting commissions		10,874 73
Paid for furniture and fixtures and safes for home and agency offices		2,045 70
Advertising		7,002 69
All other items, viz.: Supplies, postage, exchange, law loan, claim and other expenses, $110,780.62; profit and loss account, $12,248.33; total		123,028 95
(*Total miscellaneous expenses.*	$731,357 58)	
Disbursements during the year, deducted from above total		$2,958,187 46
Balance December 31, 1883		$20,389,448 34

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value	$1,274,352 40
Loans secured by mortgages on real estate, first liens	15,708,301 98
Premium notes and loans on policies in force	1,388,066 41

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$221,500 00	$285,348 22	
Missouri State bonds	47,000 00	49,010 00	
Kansas City, Mo., bonds	125,000 00	138,950 00	
St. Louis City bonds	100,000 00	105,500 00	
Cincinnati City bonds	183,000 00	198,555 00	
Covington City, Ky., bonds	120,000 00	128,500 00	
Green Bay, Wis., bonds	7,300 00	7,433 84	
Sheboygan, Wis., bonds	73,625 00	76,530 38	
Beloit City, Wis., bonds	77,000 00	82,732 21	
Beloit Town, Wis., bonds	8,500 00	9,208 33	
Springfield, Ill., bonds	12,700 00	12,911 66	
Oshkosh, Wis., bonds	38,900 00	40,682 92	
Stevens' Point, Wis., bonds	2,000 00	2,113 33	
Milwaukee, Wis., bonds	9,000 00	9,115 00	
Elwood, Ill., bonds	28,500 00	29,248 12	
Morrison, Ill., bonds	6,000 00	6,150,00	
Chippewa Falls, Wis., bonds	15,000 00	15,000 00	
Total (carried out at par value)	$1,075,025 00	$1,196,989 01	1,075,025 00

Cash in office, $153,852.41; in bank, $759,912.82; total		$913,765 23
Bills receivable		6,998 07
Agents' ledger balances		22,939 25
Total net or invested assets, as per balance		$20,389,448 34

IV. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		221,358 89
Premium notes, loans or liens		55,816 82
Rents due and accrued on company's property or lease		266 67
Market value of bonds and stocks over par		121,964 01
Gross premiums due and unreported on policies in force	$73,949 62	
Gross deferred premiums on policies in force	334,133 00	
Total	$408,082 62	
Deduct average loading (20 per cent)	81,615 92	
Net amount of uncollected and deferred premiums		326,466 70
Total of invested and other assets		$21,115,321 43
Deduct items not admitted		29,937 32
Total admitted Assets		$21,085,384 11

Items not admitted.

Agents' balances	$22,939 25
Bills receivable	6,998 07
Total items not admitted	$29,937 32

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the Wisconsin State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		$16,411,592 00
Claims for death losses and matured endowments not due	$162,948 31	
Claims for death losses and other policy claims resisted	46,450 00	
Total policy claims		209,398 31
Dividends or surplus, or other description of profits due policyholders		4,000 00
All other liabilities, viz.: Premiums paid in advance, $1,710.30; accrued commissions, $3,000; claimable reserve paid-up insurance, $74,028.90; total		78,739 20
Liabilities on policyholders' account		$16,703,729 51
Exclusively belonging to Tontine policyholders		2,959 77
Belonging to other than Tontine policyholders		4,378,694 83
Total Liabilities		$21,085,384 11

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$1,482,854 15	
Premium notes, loans or liens received during 1883	183,550 68	
Total		$1,666,404 83
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims	$66,330 02	
Purchase of surrendered policies and canceled by lapse	53,426 70	
Payment of dividends to policyholders	129,177 90	
Redeemed by maker in cash	29,403 80	
Total reduction of premium note account		278,338 42
Balance of note assets December 31, 1883		$1,388,066 41

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	30,909	$62,616,450
Endowment policies	9,469	17,558,125
All other policies	493	3,180,849
New policies issued during the year:		
Whole life policies	3,868	10,544,471
Endowment policies	2,742	6,129,877
All other policies	41	105,156
Old policies revived during the year:		
Whole life policies	182	395,153
Endowment policies	76	154,342
All other policies	4	13,000
Old policies increased in amount:		
Endowment policies	14	
All other policies	2	10,000
Additions by dividends during the year:		
Whole life policies	.....	35,953
Endowment policies	.....	20,703
All other policies	.....	2,727,927
Total number and amount	47,790	$103,492,006
Deduct policies decreased and ceased to be in force	3,989	11,408,913
Total policies in force at the end of the year	43,801	$92,083,093

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	32,392	$67,045,831
Endowment policies	10,940	21,481,747
All other policies	469	3,555,515
Total policies in force at the end of the year	43,801	$92,083,093

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	424	$990,692
By maturity and expiry	239	2,516,541
By surrender	523	1,001,708
By lapse	2,264	4,832,985
By change and decrease	3	664,563
Not taken	536	1,402,424
Totals	3,989	$11,408,913

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	2,078	$5,751,848
Policies issued during 1883	539	1,632,148
Total	2,617	$7,383,996
Deduct policies ceased to be in force during 1883	202	617,119
Policies in force in New York December 31, 1883	2,415	$6,766,877

	Number.	Amount.
Losses and claims unpaid December 31, 1882	14	$48,613 51
Losses and claims incurred during 1883	32	93,250 00
Total	46	$141,863 51

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	38	$107,818 71

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses: Cash, $220,960.53; notes or credits, $5,572.72; total... $226,533 25

PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated February 24, 1847; commenced business May 25, 1847.]

SAMUEL C. HUEY, *President.* HENRY C. BROWN, *Secretary.*

Attorney for service of process in the State of New York, R. H. SPENCER, No. 115 Broadway, New York.

I. INCOME DURING 1883.

Cash received for premiums, without deductions	$1,409,213 21	
Notes and loans taken for premiums	98,682 87	
Total	$1,507,896 08	
Deduct amount paid for reinsurance	2,095 66	
Total premium income		$1,505,800 42
Interest on :		
Mortgage loans		127,348 56
Bonds and dividends on stock		199,779 29
Premium notes, loans or liens		37,808 63
Other debts due the company		2,130 15
Interest on collateral loans		34,214 36
Rents from company's property		35,483 58
Profits on bonds, stocks and real estate sold		26,802 93
Total Income during the year		$1,969,367 92
Balance of net or ledger assets December 31, 1882		7,881,731 09
Total		$9,851,099 01

II. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$594,564 40	
Premium notes and loans used in payment of the same	17,848 31	
Cash paid for matured endowments and additions	61,098 97	
Premium notes and loans used in payment of the same	6,581 03	
Total	$680,092 71	
Deduct amount received for losses or claims on policies of this company reinsured	10,000 00	
Total amount actually paid for losses and endowments		$670,092 71
Cash paid for surrendered policies		97,210 40
Premium notes and loans used in purchase of surrendered policies and voided by lapse		20,283 48
Cash dividends paid to policyholders		247,665 04

Premium notes and loans used in payment of dividends		$62,478 54
(*Total paid policyholders*)	$1,097,730.17)	
Commissions to agents		112,771 12
Salaries and traveling expenses of agents		47,473 66
Medical examiners' fees		17,408 58
Salaries and other compensation of officers and other office employes		44,090 05
Taxes in State where organized, $22,975.34; taxes, licenses, fines and fees in other States, $15,801.28		38,776 62
Paid for rent		10,458 15
Commuting commissions and agency charges		32,367 54
Advertising, printing and supplies		15,007 44
All other items, viz.: Law expenses, $5,260.81; fire insurance, $1,093.24; office furniture, $895.52; office expenses, $20,786.63; total		28,036 20
(*Total miscellaneous expenses*	$346,989.36)	
Disbursements during the year, deducted from above total		$1,444,719 53
Balance December 31, 1883		$8,406,379 48

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value		$831,207 95
Loans secured by mortgages on real estate and ground rents, first liens		1,986,995 73

Collateral Loans,

	Market value.	Amount loaned.	
Continental Passenger Ry. of Phil. stock	$3,672 00	$3,000 00	
City Water Company of Austin, Texas, bonds	2,100 00	1,500 00	
City Water Company of Austin, Texas, bonds	1,050 00	585 00	
Leavenworth City and Fort Leav. Water Co. bonds	110,000 00	100,000 00	
Phœnix Iron Co. (Guaranteed) bonds	1,020 00	550 00	
Shenandoah Iron, Lumber, Min. & Manf. Co. bonds,	65,000 00	50,000 00	
Penn. and N. Y. Canal and R. R. Co. bonds	11,500 00	10,000 00	
Frankford & Southwark (Phil.) Pas. R. R. Co. stock,	10,750 00	7,500 00	
Continental Pas. Railway Co. of Phil. stock	6,528 00	5,000 00	
Delaware & Bound Brook R. R. Co. 1st mort. bonds,	3,780 00	5,000 00	
City Water Company of Austin, Texas, bonds	5,250 00		
United Firemen's Insurance Co. of Phil. stock	15,750 00	10,000 00	
Nat. Water Wks. Co., N.Y., gold bds. (Kan. City, Mo.)	55,000 00	50,000 00	
East Penn. Railroad Co. stock	10,200 00	7,000 00	
Fort Worth, Texas, Water Company bonds	63,000 00	50,000 00	
St. Paul & Duluth R. R. Co. prefd. stock	57,875 00	50,000 00	
Phœnix Iron Company bonds	3,120 00	1,500 00	
Spring Garden Insurance Company stock	43,940 00	37,000 00	
Phœnix Iron Co. 1st mort. bonds	5,060 00	3,900 00	
State of Missouri bds. for North Missouri R. R. Co.	7,600 00	5,637 54	
Loans on mortgages		89,500 00	
Total amounts	$482,195 00	$487,672 54	487,672 54
Loans made in cash to policyholders on the company's policies			155,268 50
Premium notes and loans on policies in force			614,904 55

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States registered bonds	$59,562 50	$62,000 00
Pennsylvania R. R. registered bonds	100,150 00	129,320 00
Pennsylvania R. R. Navy Yard bonds	103,000 00	108,000 00
P. R. R. and P. W. & B. R. R. Trust cert	97,000 00	95,000 00
American Steamship Co. bonds	25,000 00	27,000 00
United Canal and Railroad bonds	46,250 00	57,750 00
Northern Central Railway bonds	210,000 00	218,000 00
North Pennsylvania R. R. bonds	98,500 00	125,000 00
Stony Creek R. R. bonds	49,000 00	55,000 00
Delaware and Bound Brook R. R. bonds	100,000 00	126,500 00
Philadelphia and Reading R. R. bonds	50,000 00	63,500 00
Phœnix Iron Co. bonds	100,000 00	102,000 00
Susquehanna Canal bonds	48,600 00	54,900 00
Lehigh Valley R. R. bonds	50,000 00	66,000 00
Lehigh Valley R. R. Gold bonds	37,620 00	38,160 00

	Cost value.	Market value.	
Easton and Amboy R. R. bonds	$100,000 00	$107,000 00	
Baltimore and Ohio R. R. bonds	105,000 00	115,000 00	
Cincinnati, Hamilton and Dayton R. R. bonds	103,750 00	110,000 00	
Cincinnati, Hamilton and Indianapolis R. R. bonds,	53,000 00	55,000 00	
Dayton and Michigan R. R. bonds	51,250 00	51,000 00	
Louisville, Ky., City bonds	50,641 40	69,150 00	
Illinois and St. Louis R. R. and Coal Co. bonds	100,000 00	116,000 00	
Venice and Carondelet Railway bonds	200,000 00	207,000 00	
Jacksonville, So. Eastern (Ills.) R'way Co. gold bds,	45,000 00	49,000 00	
Minneapolis and St. Louis R. R. gold bonds	102,833 75	117,000 00	
Minneapolis and Duluth R. R. gold bonds	51,562 50	56,000 00	
Terre Haute and Logansport R. R. (Ind.) bonds	100,000 00	104,000 00	
Masonic Redemption Loan, Philadelphia	60,000 00	64,800 00	
Union League, Philadelphia, bonds	50,000 00	51,250 00	
Chester, Pa., bonds	185,571 00	203,840 00	
Cumberland City bonds	45,000 00	55,000 00	
Xenia City, O., coupon bonds	50,450 00	50,960 00	
Xenia, O., School bonds	23,793 75	24,205 00	
Springfield, O., Water-Works bonds	40,000 00	40,800 00	
Evansville, Ind., Redemption bonds	48,600 00	36,000 00	
St. Louis, Mo., bonds	25,030 00	31,800 00	
St. Joseph, Mo., Funding bonds	80,000 00	80,000 00	
Harrisburg Water bonds	50,150 00	66,080 00	
Salem, N. J., Water bonds	76,875 00	79,500 00	
Jamestown, N. Y., Water Supply Co. bonds	100,000 00	103,000 00	
Jamestown, N. Y., Gas Co. bonds	50,000 00	51,000 00	
Chillicothe, O., Gas and Water Co. bonds	77,900 00	83,640 00	
Hamilton & Rossville, O., Hydraulic Co. bonds	50,000 00	50,000 00	
Canton City, O., Water bonds	10,000 00	10,300 00	
Louisville, Ky., Water Co. bonds	97,312 50	110,000 00	
Kansas City Water bonds	102,500 00	107,000 00	
St. Jo, Mo., Water Co. bonds	100,000 00	103,000 00	
Joplin, Mo., Water bonds	75,000 00	78,750 00	
Hot Springs, Ark., Water bonds	70,000 00	70,000 00	
Burlington, Ia., Water bonds	70,500 00	78,750 00	
Austin, Texas, Water Co. bonds	136,500 00	141,050 00	
Freeport, Ill., Water Co. bonds	100,000 00	103,000 00	
Hudson River Water Power and Paper Co. bonds	49,000 00	50,000 00	
Northern Central Ry. Co. stock	17,960 00	30,000 00	
Delaware Mutual Safety Ins. Co. stock	6,250 00	12,500 00	
Commercial National Bank stock, Phila.	11,035 25	12,540 00	
Western National Bank stock, Phila.	6,862 50	9,800 00	
Corn Exchange National Bank stock, Phila	5,000 00	6,300 00	
Bank of North America stock, Phila.	10,168 00	23,408 00	
Girard National Bank stock, Phila.	2,000 00	4,450 00	
Mechanics' Bank stock, St. Louis, Mo.	4,950 50	5,750 00	
Total (carried out at cost value)	$4,126,128 65	$4,512,753 00	$4,126,128 65
Cash in office, $6,183.76; in bank, $143,259.88; total			149,443 64
Bills receivable			3,600 80
Agents' ledger balances			4,771 91
Bills receivable on premiums			36,392 60
Sundry accounts			9,992 61
Total net or invested assets, as per balance			$8,406,379 48

IV. OTHER ASSETS.

Interest due and accrued on :		
Bonds and mortgage		34,310 84
Collateral loans		5,090 96
Rents due and accrued on company's property or lease		7,169 15
Market value of real estate *over cost*		30,000 00
Market value of bonds and stocks *over cost*		386,624 35
Gross premiums due and unreported on policies in force	$71,938 73	
Gross deferred premiums on policies in force	105,965 99	
Total	$177,904 72	
Deduct average loading (20 per cent)	35,580 92	
Net amount of uncollected and deferred premiums		142,323 80
Total of invested and other assets		$9,011,898 58
Deduct items not admitted		54,757 92
Total admitted Assets		$8,957,140 66

Items not admitted.

Agents' balances	$4,771 91	
Bills receivable and sundry accounts	49,986 01	
Total items not admitted	$54,757 92	

V. LIABILITIES.

Net present value or all the outstanding policies in force on the 31st day of December, 1883, computed by the Pennsylvania State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		$6,956,100 00
Claims for death losses and matured endowments not due	$120,009 07	
Claims for death losses and other policy claims resisted	10,515 00	
Total policy claims		130,524 07
Profits on unreported and deferred premiums due policyholders		24,904 03
Premiums paid in advance		16,270 18
All other liabilities, viz.: Outstanding scrip, $9,220; accumulations on life rate endowment policies, $99,672.25		108,892 25
Liabilities on policyholders' account		$7,236,690 53
Gross surplus on policyholders' account		1,720,450 13
Total Liabilities		$8,957,140 66

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$628,791 66	
Premium notes, loans or liens received during 1883	105,469 44	
Total		$734,261 10
Deductions during the year as follows, viz.: Notes, loans or liens used in —		
Payment of losses or claims	$24,429 34	
Purchase of surrendered policies and canceled by lapse	20,283 48	
Payment of dividends to policyholders	62,478 54	
Redeemed by maker in cash	12,165 19	
Total reduction of premium note account		119,356 55
Balance of note assets December 31, 1883		$614,904 55

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	11,995	$32,777,793
Endowment policies	2,948	5,269,104
All other policies	29	147,625
New policies issued during the year:		
Whole life policies	1,731	4,287,016
Endowment policies	1,055	2,389,328
Old policies revived during the year:		
Whole life policies	67	63,418
Endowment policies	68	34,533
All other policies	.....	396
Old policies increased in amount:		
Whole life policies	8	23,622
Endowment policies	8	27,000

Additions by dividends during the year:

	Number.	Amount.
All other policies	.....	$21,212
Total number and amount	17,909	$45,041,047
Deduct policies decreased and ceased to be in force	1,426	3,519,372
Total policies in force at the end of the year	16,483	$41,521,675

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	12,794	$34,466,459
Endowment policies	3,664	6,896,527
All other policies, including reversionary additions	25	158,689
Total policies in force at the end of the year	16,483	$41,521,675

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	209	$601,625
By maturity (endowment)	27	67,680
By surrender	223	483,902
By lapse	643	1,440,350
By change and decrease	16	157,315
Not taken	308	768,500
Totals	1,426	$3,519,372

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	838	$2,287,925
Policies issued during 1883	272	643,000
Total	1,110	$2,930,925
Deduct policies ceased to be in force during 1883	89	175,250
Policies in force in New York December 31, 1883	1,021	$2,755,675

	Number.	Amount.
Losses and claims unpaid December 31, 1882	4	$8,320
Losses and claims incurred during 1883	10	29,929
Total	14	$38,249

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	11	$26,909

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions, or other expenses: Cash, $93,867.77; notes or credits, $2,391.38; total... $96,259 15

PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated and commenced business May, 1851.]

AARON C. GOODMAN, *President.* JOHN M. HOLCOMBE, *Secretary.*

Attorney for service of process in the State of New York, MARTIN VAN BUREN BULL, Albany, N. Y.

I. CAPITAL.

Capital stock paid up in cash, $100,000.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$698,155 78	
Notes and loans taken for premiums	10,998 80	
Premiums paid by dividends, including reconverted additions, and by surrendered policies	13,556 19	
Total	$722,710 77	
Deduct amount paid for reinsurance	3,237 16	
Total premium income		$719,473 61
Interest on:		
Mortgage loans		404,773 23
Bonds and dividends on stock		70,198 90
Premium notes, loans and liens		93,679 63
Other debts due the company		4,071 54
Discount on claims paid in advance		246 04
Rents from company's property		68,279 83
Total Income during the year		$1,360,732 78
Balance of net or ledger assets December 31, 1882		10,375,749 27
Total		$11,736,472 05

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$509,822 43	
Premium notes and loans used in payment of the same	51,190 00	
Cash paid for matured endowments and additions	146,504 26	
Premium notes and loans used in payment of the same	25,931 74	
Total amount actually paid for losses and endowments		$733,448 43
Cash paid for surrendered policies		154,277 61
Premium notes and loans used in purchase of surrendered policies and voided by lapse		73,165 91
Cash surrender values, including reconverted additions applied in payment of premiums		13,556 19
Cash dividends paid to policyholders		142,056 59
Premium notes and loans used in payment of dividends		6,204 77
(*Total paid policyholders* $1,122,709 50)		
Paid stockholders for interest or dividends		24,000 00
Commissions to agents		39,804 18
Salaries and traveling expenses of agents		45,059 56
Medical examiners' fees		3,492 00
Salaries and other compensation of officers and other office employes,		47,203 30
Taxes in State where organized, $30,143.82; taxes, licenses, fines and fees in other States, $6,504.43		36,648 25
Paid for rent		11,410 53
Paid for furniture and fixtures and safes for home and agency offices		320 22
Advertising		5,543 31

All other items, viz.: Books, blanks, stationery, $4,788.59; postage and exchange, $5,976.20; law and loss expenses, $8,086.53; expense account, $5,933.96; profit and loss account, $13,839.26; total $38,624 54
(*Total miscellaneous expenses* ..... $252,105.89)

Disbursements during the year, deducted from above total.... $1,374,815 39

Balance December 31, 1883 ..... $10,361,656 66

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$1,344,282 21
Loans secured by mortgages on real estate, first liens	6,095,828 89

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Collins Co. stock	$6,410 00	$7,051 00	$2,000 00	2,000 00
Premium notes and loans on policies in force				1,536,633 71

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds	$219,381 25	$254,110 00
Erie mortgage bonds	120,833 75	127,750 00
Chicago, Milwaukee and St. Paul first mort. bonds.	50,375 00	54,625 00
Vermont Valley R. R. Co. bonds	207,500 00	207,500 00
St. Johnsbury and Lake Champlain R. R. Co. bds..	105,000 00	105,000 00
Mattoon City, Illinois, bonds	17,600 00	17,600 00
Valley Falls Township, Kansas, bonds	14,835 00	14,835 00
Union County, Iowa bonds	9,135 00	9,135 00
Adair County, Iowa bonds	6,090 00	6,090 00
Fremont County, Iowa, bonds	24,600 00	24,600 00
Mills County, Iowa, bonds	4,590 00	4,590 00
Nodaway County, Missouri, Court-House and Jail bonds	74,520 00	74,520 00
Harlan, Iowa, Town bonds	3,045 00	3,045 00
West Middle School Dist., Hartford, Conn., bonds..	107,500 00	107,500 00
Independent School Dist., Clarinda, Iowa, bonds...	9,067 50	9,067 50
Independent School Dist., Charlton, Iowa, bonds...	12,120 00	12,120 00
Independent School Dist., Bedford, Iowa, bonds ...	6,565 00	6,565 00
Independent School Dist., Leon, Iowa, bonds	6,565 00	6,565 00
Independent School Dist., Essex, Iowa, bonds	4,141 00	4,141 00
Independent School Dist., Harlan, Iowa, bonds	1,515 00	1,515 00
Independent School Dist., Indianola, Iowa, bonds..	10,150 00	10,150 00
Independent School Dist., Colfax, Iowa, bonds	1,522 50	1,522 50
Independent School Dist., Moulton, Iowa, bonds ..	1,522 50	1,522 50
Independent School Dist., Eldora, Iowa, bonds	4,080 00	4,080 00
Independent School Dist., Sidney, Iowa, bonds....	4,100 00	4,100 00
Independent School Dist., Woodbine, Iowa, bonds,	4,578 75	4,578 75
Independent School Dist., Shenandoah, Iowa, bds..	2,040 00	2,040 00
Mound City, Missouri, School District bonds.....	1,989 00	1,989 00
Stanberry, Mo., School District bonds	12,060 00	12,060 00
Maryville, Mo., School District bonds	31,050 00	31,050 00
Trenton, Mo., School District bonds	19,800 00	19,800 00
Gault, Mo., School District bonds	1,680 00	1,680 00
Bolckow, Mo., School District bonds....	1,572 75	1,572 75
Bolckow, Mo., School District bonds.....	1,048 50	1,048 50
Rockport, Mo., School District bonds	10,050 00	10,050 00
Charter Oak National Bank, Hartford, Conn., stock,	19,662 00	29,000 00
First National Bank, Hartford, Conn., stock.....	22,255 00	23,200 00
Ætna National Bank, Hartford, Conn., stock... ...	3,500 00	4,445 00
Mercantile National Bank, Hartford, Conn., stock..	6,950 00	12,000 00
American National Bank, Hartford, Conn., stock...	36,893 00	46,080 00
Farmers & Mechanics' Nat. Bk., Hartford, Conn., stk	6,063 00	6,985 00
Phœnix National Bank, Hartford, Conn., stock.....	26,000 00	35,000 00
Toledo National Bank, Toledo, Ohio, stock	9,960 00	10,624 00
United States Bank, Hartford, Conn., stock	5,000 00	8,250 00
Hartford City Gas-Light Co. stock.....	7,350 00	8,662 00
Security Company, Hartford, Conn,, stock	10,000 00	12,500 00
Total (carried out at cost value).....	$1,265,860 50	$1,354,863 50
		1,265,860 50
Cash in office, $747.10; in bank, $116,304.25; total		117,051 35
Total net or invested assets, as per balance		$10,361,656 66

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		$126,403 66
Market value of bonds and stocks *over cost*		89,003 00
Gross premiums due and unreported on policies in force	$10,519 51	
Gross deferred premiums on policies in force	41,071 35	
Total	$51,590 86	
Deduct average loading (25 per cent)	12,897 72	
Net amount of uncollected and deferred premiums		38,693 14
Total of invested and other assets		$10,615,756 46

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the Connecticut State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$8,830,564 00	
Deduct net value of risks reinsured	9,063 00	
Net reinsurance reserve		$8,821,501 00
Claims for death losses and matured endowments due and unpaid	$13,236 00	
Claims for death losses and matured endowments not due	124,257 00	
Claims for death losses and other policy claims resisted	39,000 00	
Total policy claims		176,493 00
All other liabilities, viz.: Premiums paid in advance		9,120 42
Contingent reserve on policy account, $76,210.38; special reserve, $150,000		226,210 38
Liabilities on policyholders' account		$9,233,324 80
Gross surplus on policyholders' account		1,382,431 66
Total Liabilities		$10,615,756 46

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1882	1,695,115 98	
Premium notes, loans or liens received during 1883	10,998 80	
Total		$1,706,114 78
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims	$77,121 74	
Purchase of surrendered policies and canceled by lapse	73,165 91	
Payment of dividends to policyholders	6,204 77	
Redeemed by maker in cash	12,988 65	
Total reduction of premium note account		169,481 07
Balance of note assets December 31, 1883		$1,536,633 71

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

	Number.	Amount.
Policies in force at the commencement of the year, including additions:		
Whole life policies	14,907	$23,170,767
Endowment policies	4,633	5,297,753
All other policies	62	99,950
Reversionary additions		135,568
New policies issued during the year:		
Whole life policies	248	193,682
Endowment policies	817	1,270,028
Old policies revived during the year:		
Whole life policies	26	51,953
Endowment policies	11	11,250
Reversionary additions		288

Old policies increased in amount:

	Number.	Amount.
Whole life policies	.....	$500
Endowment policies	1	1,000

Additions by dividends during the year:

Reversionary additions	.....	11,650
Total number and amount	20,705	$30,244,389
Deduct policies decreased and ceased to be in force,	1,616	2,455,893
Total policies in force at the end of the year	19,089	$27,788,496

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	14,207	$21,832,209
Endowment policies	4,835	5,730,535
All other policies	47	83,700
Reversionary additions	.....	142,052
Total policies in force at the end of the year	19,089	$27,788,496

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	345	$525,015
By maturity	163	172,572
By surrender	367	549,402
By lapse	391	539,831
By change	205	406,964
By reduction	1	33,150
Not taken	144	228,959
Totals	1,616	$2,455,893

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	4,537	$6,740,907
Policies issued during 1883	527	761,337
Total	5,064	$7,502,244
Deduct policies ceased to be in force during 1883	498	767,639
Policies in force in New York December 31, 1883	4,566	$6,734,605

	Number.	Amount.
Losses and claims unpaid December 31, 1882	14	$38,853
Losses and claims incurred during 1883	86	132,490
Total	100	$171,343

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	74	$139,283

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions, or other expenses: Cash, $195,925.43; notes or credits, $3,008; total $198,933 43

PROVIDENT LIFE AND TRUST COMPANY.

PHILADELPHIA, PA.

[Incorporated March 22, 1865; commenced business June, 1865.]

SAMUEL R. SHIPLEY, *President.* ASA S. WING, *Vice-President and Actuary.*

Attorney for service of process in the State of New York, ROBERT I. MURRAY, 409 Broadway, New York.

I. CAPITAL.

* Capital stock paid up in cash, $1,000,000.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$1,222,644 65	
Notes and loans taken for premiums	5,395 27	
Premiums paid by dividends, including reconverted additions	160,390 41	
Cash received for annuities	14,188 23	
Total premium income		$1,402,618 56
Interest on:		
Mortgage loans		155,389 15
Bonds and dividends on stock		143,750 46
Premium notes, loans or liens		4,491 59
Other debts due the company		23,649 07
Discount on claims paid in advance		1,388 12
Rents from company's property		7,010 12
Profits on bonds, stocks or real estate sold		4,436 52
Total Income during the year		$1,742,733 59
Balance of net or ledger assets December 31, 1882		6,932,600 91
Total		$8,675,334 50

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$276,290 00	
Cash paid for matured endowments and additions	99,600 47	
Total amount actually paid for losses and endowments		$375,890 47
Cash paid to annuitants		18,055 40
Cash paid for surrendered policies		32,581 81
Premium notes and loans used in purchase of surrendered policies, and voided by lapse		2,771 05
Cash dividends paid to policyholders		160,390 41
Premium notes and loans used in payment of dividends		5,317 43
(*Total paid policyholders* $595,006.57)		
Commissions to agents		120,661 66
Salaries and traveling expenses of agents		16,067 94
Medical examiners' fees		10,728 67
Salaries and other compensation of officers and other office employes,		48,887 74
Taxes in State where organized; taxes, licenses, fines and fees in other States		22,665 48
Paid for rent		4,674 37
Paid for furniture and fixtures and safes for home and agency offices		5,757 17
Advertising		6,726 52

* The interest earned by the investments which make up this amount of capital stock is not included in the report of the income of the Company.

All other items, viz. : Stationery and printing, $6,553.72 ; postage, $2,124.92 ; miscellaneous, $11,110.35 ; total..... $19,788 99
(*Total miscellaneous expenses*..... $255,958.54)

Disbursements during the year, deducted from above total.... $850,965 11

Balance December 31, 1883 ..... $7,824,369 39

Invested as follows :

IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	$576,063 90
Loans secured by mortgages on real estate, first liens.....	3,361,681 70

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Lehigh Valley R. R. Co. stock.....	$75,000 00	$106,500 00	$75,000 00	
Lehigh Coal & Nav. Co. stock.....	150,000 00	132,000 00	100,000 00	
East Penn. R. R Co. stock.....	137,500 00	140,250 00	97,883 33	
Texas & Pacific Ry. Co., Rio Grande Div., bonds.....	72,000 00	50,400 00	48,900 00	
Phil. & Reading R. R. Co. bonds...	50,000 00	39,500 00	24,475 00	
Phil. & Reading R. R. Co. bonds ...	35,000 00	37,100 00	30,415 00	
Total amounts.....	$519,500 00	$505,750 00	$376,673 33	376,673 33
Premium notes and loans on policies in force				50,428 23

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States bonds.....	$120,000 00	$121,200 00	
Lehigh Valley Railroad Company bonds	291,680 00	292,560 00	
Lehigh Valley R. R. Co. consolidated mortg bonds.	292,500 00	366,000 00	
Easton & Amboy Railroad Company bonds.....	18,000 00	19,080 00	
Lehigh & Wilkesbarre Coal Company bonds.....	18,800 00	18,900 00	
Pennsylvania Railroad Company bonds.....	265,184 38	302,350 00	
Summit Branch Railroad Company bonds..... ...	22,500 00	25,000 00	
Northern Central Railway Company bonds.....	376,310 00	383,060 00	
Phil., Wilmington & Baltimore Trust certificates ..	334,460 00	333,450 00	
Phil. & Baltimore Cent. Railroad Company bonds..	110,600 00	111,100 00	
Texas & Pacific Railway bonds.....	153,000 00	152,640 00	
North Pennsylvania Railroad Company bonds.....	229,372 50	235,400 00	
Catasauqua & Fogelsville R. R. Co. bonds.....	36,000 00	36,000 00	
Pennsylvania State bonds.....	16,480 00	19,040 00	
Belt Railroad & Stock Yard Company bonds.....	31,500 00	31,500 00	
Missouri Pacific Railroad Company bonds.....	100,250 00	102,000 00	
Philadelphia & Reading Railroad Company bonds..	197,625 00	207,000 00	
N. Y. & Pac. Car Trust (Series A, C and D) bonds..	64,000 00	64,000 00	
Central New Jersey Car Trust bonds.....	134,000 00	134,000 00	
Car Trust of New York (Series C, D and E) bonds..	258,935 00	259,000 00	
Pennsylvania Car Trust bonds.....	100,000 00	100,000 00	
Richmond & Danville Railroad Company bonds....	98,500 00	98,500 00	
Texas & Pacific Railway Company bonds	81,000 00	81,000 00	
Philadelphia & Erie Railroad Company bonds.....	52,125 00	52,125 00	
Total (carried out at cost value)	$3,402,821 88	$3,544,905 00	3,402,821 88
Cash in office			56,700 35
Total net or investsd assets, as per balance.....			$7,824,369 39

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages.....		53,849 12
Collateral loans		2,273 34
Rents due and accrued on company's property or lease.....		1,830 06
Market value of bonds and stocks *over cost*		142,083 12
Gross premiums due and unreported on policies in force.....	$102,532 01	
Gross deferred premiums on policies in force.....	232,012 52	
Total.....	$334,544 53	
Deduct average loading (20 per cent).....	66,908 91	
Net amount of uncollected and deferred premiums.....		267,635 62
Total admitted Assets		$8,292,040 65

VI. LIABILITIE .

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the Pennsylvania State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		$6,299,218 00
Claims for death losses and matured endowments due and unpaid	$2,000 00	
Claims for death losses and matured endowments not due	72,977 00	
Total policy claims		74,977 00
Dividends or surplus, or other description of profits due policyholders		11,389 08
All other liabilities, viz.: Premiums paid in advance, $10,980.21; miscellaneous, $195.48; total		11,175 69
Liabilities on policyholders' account		$6,387,759 77
Gross surplus on policyholders' account		1,904,280 88
Total Liabilities		$8,292,040 65

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$59,138 96	
Premium notes, loans or liens received during 1883	5,395 27	
Total		$64,534 23
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Purchase of surrendered policies and canceled by lapse	$2,771 05	
Payment of dividends to policyholders	5,317 43	
Redeemed by maker in cash	6,017 52	
Total reduction of premium note account		14,106 00
Balance of note assets December 31, 1883		$50,428 23

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

	Number.	Amount.
Policies in force at the commencement of the year, including additions:		
Whole life policies	1,868	$5,939,321
Endowment policies	8,386	26,389,917
All other policies	91	434,824
New policies issued during the year:		
Whole life policies	111	399,150
Endowment policies	2,094	6,660,978
All other policies	7	25,500
Old policies revived during the year:		
Whole life policies	1	10,000
Endowment policies	16	49,500
Old policies increased and changed in amount:		
Whole life policies	5	26,000
Endowment policies	36	144,000
Additions by dividends during the year:		
All other policies	.....	38,383
Total number and amount	12,615	$40,117,573
Deduct policies decreased and ceased to be in force	849	2,617,622
Total policies in force at the end of the year	11,766	$37,499,951

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	1,863	$5,942,333
Endowment policies	9,819	31,105,151
All other policies	84	452,467
Total policies in force at the end of the year	11,766	$37,499,951

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	90	$280,817
By maturity (endowments)	67	99,601
By expiry (term)	2	3,200
By surrender	176	602,864
By lapse	442	1,300,700
By change, decrease and transfer	41	244,940
Not taken	31	85,500
Totals	849	$2,617,622

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	1,059	$2,690,984
Policies issued during 1883	139	389,772
Total	1,198	$3,080,756
Deduct policies ceased to be in force during 1883	51	101,200
Policies in force in New York December 31, 1883	1,147	$2,979,556

	Number.	Amount
Losses and claims unpaid December 31, 1882	2	$11,000
Losses and claims incurred during 1883	7	7,700
Total	9	$18,700

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	8	$16,200

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses $105,782 32

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Newark, N. J.

[Incorporated April 3, 1873; commenced business January 1, 1876.]

JOHN F. DRYDEN, *President.* EDWARD S. JOHNSON, *Secretary.*

Attorney for service of process in the State of New York, ABNER C. KEENEY, No. 175 Cumberland street, Brooklyn, N. Y.

I. CAPITAL.

Capital stock paid up in cash, $106,000.

II. INCOME DURING 1883.

Total premium income		$828,911 14
Interest on:		
Mortgage loans and bank balances		12,950 23
Bonds		4,041 25
Total Income during the year		$845,902 62
Balance of net or ledger assets December 31, 1882		385,898 86
Total		$1,231,801 48

III. DISBURSEMENTS DURING 1883.

Total amount actually paid for losses		$222,083 41
(*Total paid policyholders*	$222,083.41)	
Paid stockholders for interest or dividends		14,500 00
Commissions to agents		259,286 40
Salaries of superintendents and assistants		99,156 87
Medical examiners' fees		12,442 00
Salaries of officers and other office employes		44,366 45
Taxes in State where organized, $154.23; taxes, licenses, fines and fees in other States, $4,134.24; total		4,288 47
Paid for rent		2,951 84
Paid for furniture and fixtures and safes for home and agency offices,		14,378 43
Advertising		5,945 36
All other items, viz.: Stationery, $12,108.28; incidental expenses, including postage, $10,422.79; miscellaneous, $155; total		22,686 07
(*Total miscellaneous expenses*	$479,981.89)	
Disbursements during the year, deducted from above total		$702,065 30
Balance December 31, 1883		$529,736 18

Invested as follows:

IV. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens		$368,400 00

Bonds, etc, owned by the Company.

	Cost value.	Market value.	
United States bonds	$119,500 00	$124,000 00	119,500 00
Cash in office, $10,491.64; in bank, $31,344.54; total			41,836 18
Total net or invested assets, as per balance			$529,736 18

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		$7,183 21
Bonds and stocks owned		1,000 00
Bank balances		268 67
Market value of bonds over cost		4,500 00
Gross premiums due and unreported on policies in force	$34,150 72	
Deduct average loading (40 per cent)	13,660 29	
Net amount of uncollected and deferred premiums		20,490 43
Furniture, fixtures and safes, $14,878.43; supplies, printed matter and stationery, $2,043.63; total		16,922 06
Total of invested or other assets		$580,100 55
Deduct items not admitted		16,922 06
Total admitted Assets		$563,178 49

Items not admitted.

Furniture, fixtures and safes	$14,878 43
Supplies, printed matter and stationery	2,043 63
Total items not admitted	$16,922 06

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New Jersey State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$387,906 00
Gross surplus on policyholders' account	175,272 49
Total Liabilities	$563,178 49

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	195,706	$15,737,711
Deferred annuity	1	100
Health insurance and weekly annuities	300	1,162
New policies issued during the year:		
Whole life policies	216,203	19,266,208
Old policies revived during the year:		
Whole life policies	11,214	876,969
Old policies increased in amount:		
Whole life policies		282,963
Total number and amount	423,424	$36,165,113
Deduct policies decreased and ceased to be in force	149,507	13,111,178
Total policies in force at the end of the year	273,917	$23,053,935

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	273,636	$23,052,745
Deferred annuity	1	100
Health insurance and weekly annuities	280	1,090
Total policies in force at the end of the year	273,917	$23,053,935

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	3,918	$296,478
By lapse	145,589	12,814,700
Totals	149,507	$13,111,178

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	53,469	$4,299,713
Policies issued during 1883	89,915	8,441,933
Total	143,384	$12,741,646
Deduct policies ceased to be in force during 1883	62,992	5,651,589
Policies in force in New York December 31, 1883	80,392	$7,090,057

	Number.	Amount.
Losses and claims incurred during 1883	1,300	$70,630 56

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	1,300	$70,630 56

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses, $242,757 93

STATE MUTUAL LIFE ASSURANCE COMPANY.

WORCESTER, MASS.

[Incorporated March 16, 1844; commenced business June 1, 1845.]

A. GEORGE BULLOCK, *President.* HENRY M. WITTER, *Secretary.*

Attorney for service of process in the State of New York, SAMUEL WRIGHT, No. 157 Broadway, New York.

I. INCOME DURING 1883.

Cash received for premiums, without deductions	$337,296 75	
Notes and loans taken for premiums	42,486 61	
Premiums paid by dividends, including reconverted additions	87,353 16	
Total premium income		$467,136 52
Interest on:		
Mortgage loans		
Bonds and dividends on stock		
Premium notes, loans or liens		
Other debts due the company		143,750 97
Discount on claims paid in advance		
Rents from company's property		
Profits on bonds, stocks, or real estate sold		
Total Income during the year		$610,887 49
Balance of net or ledger assets December 31, 1882		2,868,873 96
Total		$3,479,761 45

II. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$126,969 41	
Cash paid for matured endowments and additions	63,540 00	
Total amount actually paid for losses and endowments		$190,509 41
Cash paid for surrendered policies		14,040 59
Cash dividends paid to policyholders		87,353 16
(*Total paid policyholders* $291,903.16)		
Commissions to agents		66,067 50
Salaries and traveling expenses of agents		15,545 32
Medical examiners' fees		3,400 00
Salaries and other compensation of officers and other office employes		9,575 41
Taxes in State where organized, $4,270.64; taxes, licenses, fines and fees in other States, $2,427.39		6,698 03
Advertising and all other incidental expenses		10,609 92
Profit and loss		9,365 00
(*Total miscellaneous expenses* $121,261.18)		
Disbursements during the year, deducted from above total		$413,164 34
Balance December 31, 1883		$3,066,597 11

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value		$37,500 00
Loans secured by mortgages on real estate, first liens		189,915 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Quinsigamond Nat. Bk., Worcester,	$1,900 00	$1,900 00	$1,900 00	1,900 00
Loans made in cash to policyholders on the company's policies				20,002 00
Premium notes and loans on policies in force				42,486 61

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$365,000 00	$445,475 00
Boston and Albany R. R. stocks and bonds	132,000 00	162,030 00
Worcester and Nashua R. R. bonds	100,000 00	100,000 00
Worcester and Nashua R. R. note	25,000 00	25,000 00
Providence and Worcester R. R. bonds	200,000 00	210,000 00
Providence and Worcester R. R. stock	10,000 00	13,800 00
Providence and Worcester R. R. note	100,000 00	100,000 00
Providence and Worcester R. R. stock	5,900 00	8,142 00
Fitchburgh R. R. bonds	110,000 00	124,000 00
Boston, Clinton, Fitchburg & N. Bedford R. R. b'ds	30,000 00	33,000 00
New York, Lackawanna & Western R'way Co. b'ds	40,000 00	48,000 00
Chicago and N. W. Railway Co. bonds	50,000 00	59,470 00
Morris and Essex R. R. stock	20,000 00	24,800 00
Chicago, Rock Island and Pacific R'way Co. stock	10,000 00	11,700 00
Michigan Central R. R. bonds	10,000 00	10,400 00
Old Colony R. R. stock	10,000 00	13,900 00
Boston and Maine R. R. stock	10,000 00	16,000 00
New York Cen. and H. R. R. R. bonds	20,000 00	20,600 00
Chicago, Burlington and Quincy R. R bonds	10,000 00	8,700 00
Boston and Lowell R. R. stock	10,000 00	11,000 00
New York and New England R. R. bonds	10,000 00	9,500 00
Portland City, Me., bonds	30,000 00	35,000 00
Springfield City bonds	124,000 00	161,860 00
Northampton town bonds	25,000 00	29,500 00
Meriden City bonds	5,000 00	44,460 00
Meriden Town bonds	17,000 00	
Meriden City	20,000 00	
Bangor City, Me., bonds	25,000 00	31,250 00
Lawrence City bonds	70,000 00	80,500 00
Newton City bonds	25,000 00	25,750 00
Newburyport City bonds	6,000 00	6,480 00
Lowell City bonds	10,000 00	10,800 00
Lowell City bonds	50,000 00	52,000 00
Portsmouth City, N. H., bonds	18,000 00	21,240 00
Dover City bonds	23,000 00	26,910 00

	Par value.	Market value.	
Worcester City bonds	$80,000 00	$88,000 00	
Providence City bonds	25,000 00	26,250 00	
Boston City bonds	25,000 00	26,000 00	
Boston City bonds	50,000 00	52,000 00	
Lynn City bonds	10,000 00	11,000 00	
St. Paul, Minn., City bonds	50,000 00	47,500 00	
Cincinnati, Ohio, City bonds	8,000 00	9,600 00	
Newark, N. J., city bonds	50,000 00	57,500 00	
Minneapolis, Minn., City bonds	41,000 00	41,000 00	
St. Louis, Mo., City bonds	40,000 00	46,400 00	
Holyoke, Mass., Town bonds	10,000 00	11,400 00	
Pawtucket, R. I., Town bonds	25,000 00	27,500 00	
Brookline, Mass., Town bonds	20,000 00	20,000 00	
Amesbury, Mass., Town bonds	10,000 00	10,000 00	
Medway, Mass., Town bonds	6,000 00	6,000 00	
Winthrop Mass., Town bonds	10,000 00	10,300 00	
West Springfield, Mass., Town bonds	12,500 00	13,000 00	
Berlin, Mass., Town bonds	10,000 00	10,200 00	
Grafton, Mass., Town bonds	10,000 00	10,100 00	
Rutland, Mass., Town bonds	6,000 00	6,000 00	
Guilford, Vt., Town bonds	7,000 00	7,000 00	
Clinton, Mass., Town bonds	40,000 00	40,800 00	
Beverly, Mass., Town bonds	50,000 00	51,000 00	
District of Columbia bonds	25,000 00	30,100 00	
Quincy Water Co. bonds	15,000 00	15,150 00	
Third Nat. Bank of Springfield stock	10,000 00	17,500 00	
Westminster Nat. Bank of Westminster stock	5,000 00	5,000 00	
Northboro Nat. Bank of Northboro stock	2,000 00	2,500 00	
Wachusetts Nat. Bank of Fitchburg stock	2,500 00	5,000 00	
Leicester Nat. Bank of Leicester stock	5,000 00	6,100 00	
Milbury Nat. Bank of Milbury stock	8,000 00	10,400 00	
Grafton Nat. Bank of Grafton stock	7,900 00	9,875 00	
City Nat. Bank of Worcester stock	4,000 00	4,720 00	
Quinsigamond Nat. Bank of Worcester stock	18,700 00	18,700 00	
Worcester Nat. Bank of Worcester stock	3,500 00	4,550 00	
Central Nat. Bank of Worcester stock	2,500 00	3,500 00	
Continental Nat. Bank of Boston stock	10,000 00	10,800 00	
Shawmut Nat Bank of Boston stock	6,700 00	7,504 00	
Howard Nat. Bank of Boston stock	16,700 00	20,040 00	
First Nat. Bank of Boston stock	5,000 00	9,750 00	
Suffolk Nat. Bank of Boston stock	2,500 00	3,000 00	
Eliot Nat. Bank of Boston stock	4,000 00	5,000 00	
Revere Nat. Bank of Boston stock	6,700 00	7,839 00	
Republic Nat. Bank of Boston stock	7,500 00	9,525 00	
Redemption Nat. Bank of Boston stock	11,500 00	14,490 00	
Tremont Nat. Bank of Boston stock	10,000 00	10,800 00	
Webster Nat. Bank of Boston stock	5,000 00	5,350 00	
Hide and Leather Nat. Bank of Boston stock	11,200 00	12,320 00	
Atlantic Nat. Bank of Boston stock	19,500 00	29,250 00	
Adams Nat. Bank of N. Adams stock	9,000 00	10,620 00	
First Nat. Bank of Westboro stock	500 00	560 00	
Total (carried out at cost value)	$2,556,300 00	$2,929,760 00	$2,734,568 83
Cash in bank			40,224 67
Total net or invested assets, as per balance			$3,066,597 11

IV. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		
Bonds and stocks owned		
Collateral loans		40,000 00
Premium notes, loans or liens		
Rents due and accrued on company's property or lease		
Market value of bonds and stocks *over cost*		195,191 17
Total admitted Assets		$3,301,788 28

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$2,465,406 00	
Deduct net value of risks reinsured	515 00	
Net reinsurance reserve		$2,464,891 00

Claims for death losses and matured endowments not due	$11,000 00	
Claims for death losses and other policy claims resisted	15,000 00	
Total policy claims		$26,000 00
Liabilities on policyholders' account		$2,490,891 00
Gross surplus on policyholders' account		810,897 28
Total Liabilities		$3,301,788 28

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1882	$32,174 93	
Premium notes, loans or liens received during 1883	74,313 93	
Total		$106,488 86
Deductions during the year: Redeemed by maker in cash		64,002 25
Balance of note assets December 31, 1883		$42,486 61

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	3,874	$8,775,030
Endowment policies	1,291	3,079,995
Additions	.....	161,320
New policies issued during the year:		
Whole life policies	241	806,700
Endowment policies	613	2,088,500
Old policies revived during the year:		
Whole life policies	1	1,000
Additions by dividends during the year	.....	4,339
Total number and amount	6,020	$14,916,884
Deduct policies decreased and ceased to be in force	309	754,771
Total policies in force at the end of the year	5,711	$14,162,113

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	3,921	$9,106,597
Endowment policies	1,790	4,898,426
Additions	.....	157,090
Total policies in force at the end of the year	5,711	$14,162,113

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	57	$121,969
By lapse, law of 1880 (endowment)	46	124,000
By expiry (term) matured	31	63,540
By surrender	50	126,495
By lapse, law of 1861	92	180,500
By change and decrease	.....	50,767
Not taken	33	87,500
Totals	309	$754,771

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	694	$2,054,625
Policies issued during 1883	150	493,000
Total	844	$2,547,625
Deduct policies ceased to be in force during 1883	52	159,023
Policies in force in New York December 31, 1883	792	$2,388,602

	Number.	Amount.
Losses and claims unpaid December 31, 1882	1	$10,000
Losses and claims incurred during 1883	9	23,200
Total	10	$33,200

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	9	$23,200

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions, or other expenses $80,012 94

TRAVELERS' LIFE INSURANCE COMPANY.

[LIFE DEPARTMENT.]

HARTFORD, CONN.

[Incorporated June 17, 1863; commenced business July, 1866.]

JAMES G. BATTERSON, *President.* RODNEY DENNIS, *Secretary.*

Attorney for service of process in the State of New York, GEORGE C. SAWYER, Syracuse, N. Y.

I. INCOME DURING 1883.

Cash received for premiums, without deductions	$661,941 51	
Deduct amount paid for reinsurance	1,913 64	
Total premium income		$660,027 87
Interest on :		
Mortgage loans		123,230 40
Bonds and dividends on stock		104,970 56
Other debts due the company		2,995 21
Discount on claims paid in advance		431 29
Rents from company's property		15,979 89
Profits on bonds, stocks, or real estate sold		84,015 56
Total Income during the year		$991,650 78
Balance of net or ledger assets December 31, 1882		4,921,216 36
Total		$5,912,867 14

II. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$232,511 29	
Cash paid for matured endowments and additions	28,309 00	
Total amount actually paid for losses and endowments		$260,820 29
Cash paid to annuitants		150 00
Cash paid for surrendered policies		28,920 82
(*Total paid policyholders*	$289,891.11)	
Commissions to agents		74,359 91
Salaries and traveling expenses of agents		7,692 34
Medical examiners' fees		7,744 46
Salaries and other compensation of officers and other office employes		30,425 29
Taxes, licenses, fines and fees in other States		5,487 19
Paid for rent		920 82
Advertising		26,670 78
All other items, viz.: Books, blanks and stationery, $3,561.19; express charges, $525 32; loss expenses, $473.45; expense account, $7,032.87; exchange, $773.07; postage, $1,007.16; profit and loss, $423.57; total		13,796 63
(*Total miscellaneous expenses*	$167,097 42)	
Disbursements during the year, deducted from above total		$456,988 53
Balance December 31, 1883		$5,455,878 61

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value		$1,035,442 14
Loans secured by mortgages on real estate, first liens		2,770,731 48

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Winchester Repeating Arms Co. stk	$32,000 00	$48,000 00	$50,000 00
Meriden Britannia Co. stock	22,450 00	95,188 00	
New York C. & H. R. R. R. Co. stk.	40,000 00	45,600 00	
Lake Shore & M. S. R. R. Co. stock,	10,000 00	11,200 00	55,000 00
Eagle Lock Company stock	1,250 00	5,000 00	
Phœnix Insurance Co. stock	500 00	800 00	300 00
Live Stock Company	16,000 00	16,000 00	7,000 00
Total amounts	$122,200 00	$221,788 00	$112,300 00
			112,300 00
Loans made in cash to policyholders on the company's policies			15,099 50

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
Atchison County, Kan., bonds	$4,525 00	$4,500 00
Butler County, Neb., bonds	57,085 00	56,840 00
Traill County, Dak., bonds	1,500 00	1,500 00
Middletown, Conn., Town bonds	10,786 67	10,550 00
Limestone, Ill., Town bonds	3,725 06	3,030 00
Pilot, Ill., Town bonds	13,287 12	12,120 00
Norton, Ill., Town bonds	2,736 43	2,020 00
Lancaster, Kan., Township bonds	14,850 00	14,850 00
Lakin, Kan., Township bonds	7,455 00	7,140 00
Crawford, Kan., Township bonds	23,375 00	23,750 00
Indianapolis, Ind., City bonds	7,766 66	10,450 00
Topeka, Kan., City bonds	34,686 84	44,000 00
Ottawa, Kan., City bonds	8,160 00	8,160 00
Oswego, N. Y., City bonds	10,639 72	10,550 00
Hartford, Conn., City bonds	10,600 00	10,900 00
Montreal, Can., City bonds	48,190 33	49,680 00
Hartford City Gas-Light Co. stock	28,635 01	18,000 00
Lake Shore & Mich. South. R. R. Co. bonds	2,110 00	2,420 00
Chi., Mil. & St. Paul R. R. Co. bonds, I. & D. Div.	54,402 81	61,000 00
Chi., Mil. & St. Paul R. R. Co. bonds, La C. Div.	20,462 50	23,600 00
Chi., Mil. & St. Paul R. R. Co. bds, So. Minn. Div.	11,925 00	13,080 00
Keokuk & Des Moines R. R. Co. bonds	4,950 00	10,200 00
Detroit, Monroe & Toledo R. R. Co. bonds	21,432 17	24,600 00
Northern Missouri R. R. Co. bonds	10,700 00	12,100 00

	Cost value.	Market value.	
New York, New Haven & Hartford R. R. Co. stock,	$81,152 75	$99,550 00	
Chicago, Rock Island and Pacific R. R. Co. stock...	52,987 50	47,200 00	
New York Central and Hudson R. R. R. Co. stock..	270,731 25	228,000 00	
Central Pacific Railroad Co. stock.....	46,612 50	31,500 00	
Chicago and Northwestern R. R. Co. stock.....	110,800 00	92,800 00	
National Exchange Bank stock, Hartford, Conn....	10,721 50	12,675 00	
Farmers & Mechanics' Nat. Bk. stk., Hartford, Ct..	17,593 00	14,875 00	
American National Bank stock, Hartford, Conn....	23,324 50	26,250 00	
Phœnix National Bank stock, Hartford, Conn.....	37,094 00	42,175 00	
Mercantile National Bank stock, Hartford, Conn...	10,200 00	12,500 00	
Hartford National Bank stock, Hartford, Conn.....	85,630 50	97,380 00	
First National Bank stock, Hartford, Conn.....	10,488 38	11,500 00	
Charter Oak National Bank stock, Hartford, Conn..	19,982 25	22,330 00	
Thames National Bank stock, Norwich, Conn.....	32,100 00	35,000 00	
Metropolitan National Bank stock, New York, N.Y.	13,115 63	14,900 00	
American Exchange Nat. Bk. stk., New York, N.Y.	21,413 00	25,400 00	
Merchants' Exchange Nat. Bk. stk., New York, N.Y.	19,912 79	16,000 00	
Nat. Bank of Commonwealth stock, Boston, Mass..	11,212 75	11,100 00	
Atlas National Bank stock, Boston, Mass.....	11,900 00	12,400 00	
Conn. Trust & Safe Deposit Co. stk., Hartford, Ct..	29,400 00	42,000 00	
Security Company stock, Hartford, Conn.....	12,086 25	15,000 00	
Total (carried out at cost value).....	$1,345,944 87	$1,345,575 00	$1,345,944 87
Cash in office, $4,313.27; in bank, $171,822.35; total.....			176,135 62
Agents' ledger balances.....			225 00
Total net or invested assets, as per balance.....			$5,455,878 61
Deduct depreciation from cost of assets.....			410,298 14
Total net or invested assets, less depreciation.....			$5,045,580 47

IV. OTHER ASSETS.

Interest accrued on bonds and mortgages.....		69,162 18
Gross premiums due and unreported on policies in force.....	$63,139 69	
Gross deferred premiums on policies in force.....	88,528 42	
Total.....	$151,668 11	
Deduct average loading (20 per cent).....	30,333 62	
Net amount of uncollected and deferred premiums.....		121,334 49
Total of invested and other assets.....		$5,236,077 14
Deduct items not admitted.....		225 00
Total admitted Assets.....		$5,235,852 14

Items not admitted.

Agents' balances.....	$225 00

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the Connecticut State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	$4,118,282	
Deduct net value of risks reinsured.....	16,966	
Net reinsurance reserve.....		$4,101,316 00
Claims for death losses and matured endowments not due.....	$63,576 00	
Claims for death losses and other policy claims resisted.....	21,000 00	
Total policy claims.....		84,576 00
Reserve for indemnity contracts.....		9,500 00
Liabilities on policyholders' account.....		$4,195,392 00
Gross surplus on policyholders' account.....		1,040,460 14
Total Liabilities.....		$5,235,852 14

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	10,863	$19,040,763
Endowment polices	2,507	3,627,165
All other policies	73	168,385
New policies issued during the year:		
Whole life policies	1,323	3,056,413
Endowment policies	762	1,555,457
All other policies	15	32,700
Old policies revived during the year:		
Whole life policies	26	33,716
Endowment policies	8	10,200
Old policies increased in amount:		
Whole life policies	.....	7,352
Endowment policies	.....	2,333
All other policies	.....	1,000
Total number and amount	15,577	$27,535,484
Deduct policies decreased and ceased to be in force	1,199	2,529,880
Total policies in force at the end of the year	14,378	$25,005,604

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	11,318	$20,102,514
Endowment policies	2,988	4,729,255
All other policies	72	173,835
Total policies in force at the end of the year	14,378	$25,005,604

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	123	$235,001
By maturity (endowment)	29	23,401
By expiry (term)	4	3,359
By surrender	70	91,745
By lapse	660	1,375,550
By change and decrease	126	365,383
Not taken	187	435,450
Totals	1,199	$2,529,880

BUSINESS IN NEW YORK DURING 1883,

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	2,337	$3,500,751 00
Policies issued during 1883	286	646,765 00
Total	2,623	$4,147,516 00
Deduct policies ceased to be in force during 1883	166	365,777 00
Policies in force in New York December 31, 1883	2,457	$3,781,739 00

	Number.	Amount.
Losses and claims unpaid December 31, 1882	7	$19,565 00
Losses and claims incurred during 1883	22	40,112 50
Total	29	$59,677 50

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	22	$39,612 50

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions, or other expenses	$102,715 46

UNION CENTRAL LIFE INSURANCE COMPANY.

CINCINNATI, OHIO.

[Incorporated and commenced business 1867.]

JOHN DAVIS, *President.* E. P. MARSHALL, *Secretary.*

Attorney for the service of process in the State of New York, JOHN M. PHILLIPS, No. 805 Broadway, New York.

I. CAPITAL.

Capital stock paid up in cash, $100,000.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$321,256 96	
Notes and loans taken for premiums	129,220 98	
Premiums paid by dividends, including reconverted additions, $11,086.14; by surrendered policies, $30,021.85	41,107 99	
Total premium income		$491,585 93
Interest on:		
Mortgage loans		89,158 29
Bonds and dividends on stock		1,321 00
Premium notes, loans or liens		9,264 83
Other debts due the company		1,607 09
Discount on claims paid in advance		3,165 33
Rents from company's property		6,511 82
Total Income during the year		$602,614 29
Balance of net or ledger assets December 31, 1882		1,752,798 50
Total		$2,355,412 79

III. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$107,800 01	
Premium notes and loans used in payment of the same	2,577 03	
Cash paid for matured endowments and additions	44,260 22	
Premium notes and loans used in payment of the same	339 78	
Total amount actually paid for losses and endowments		$154,977 04
Cash paid for surrendered policies		16,672 68
Premium notes and loans used in purchase of surrendered policies and voided by lapse		26,642 14

Cash surrender values, including reconverted additions applied in payment of premiums	$30,074 82
Cash dividends paid to policyholders (applied in payment of premiums, $11,033.17)	12,911 56
Premium notes and loans used in payment of dividends	6,015 83
(*Total paid policyholders* $247,294.07)	
Paid stockholders for interest or dividends	10,000 00
Commissions to agents	68,899 29
Salaries and traveling expenses of agents	82,847 98
Medical examiners' fees	8,599 85
Salaries and other compensation of officers and other office employes,	29,293 82
Taxes in State where organized, $2,218.69; taxes, licenses, fines and fees in other States, $3,835.93	6,054 62
Paid for rent	7,028 43
Paid for furniture and fixtures and safes for home and agency offices,	247 73
Advertising	2,553 55
All other items, viz.: Law expenses, $4,419.90; printing and supplies, $3,528.25; general office and agency expenses, $8,440.56; total	16,388 71
(*Total miscellaneous expenses* $231,913.98)	
Disbursements during the year, deducted from above total	$479,208 05
Balance December 31, 1883	$1,876,204 74

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$144,968 31
Loans secured by mortgages on real estate, first liens	1,412,678 22

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
United States bonds	$23,300 00	$29,066 75	$19,044 64	
				19,044 64
Loans made in cash to policyholders on the company's policies				25,585 31
Premiums notes and loans on policies in force				152,310 77

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
Bucyrus Town, Ohio, bonds	$5,087 50	$5,200 00	
Merchants' Nat. Bank Toledo, Ohio, stock	1,530 00	1,260 00	
Certificate of membership of Cin. Cham. of Com'ce	100 00	400 00	
United States bonds	52,000 00	51,000 00	
Total (carried out at cost value)	$58,717 50	$57,860 00	
			58,717 50
Cash in office, $14,219.72; in bank, $9,002.74; total			23,222 46
Bills receivable			509 18
Ledger balances			29,168 35
Home office and agency furniture, safes and agency supplies			10,000 00
Total net or invested assets as per balance			$1,876,204 74
Deduct depreciation from cost of assets			857 50
Total net or invested assets, less depreciation			$1,875,347 24

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	48,754 53
Collateral loans	4,073 32
Premium notes, loans or liens	1,393 20
Rents due and accrued on company's property or lease	246 66

Market value of real estate *over cost*		$12,281 69
Gross premiums due and unreported on policies in force	$43,730 30	
Gross deferred premiums on policies in force	24,633 15	
Total	$68,363 45	
Deduct average loading (20 per cent)	13,772 67	
Net amount of uncollected and deferred premiums		54,590 78
Total of invested and other assets		$1,996,687 42
Deduct items not admitted		40,077 53
Total admitted Assets		$1,956,609 89

Items not admitted.

Furniture, fixtures and safes	$7,500 00
Certificate of membership Cincinnati Chamber of Commerce	400 00
Ledger balances	29,168 35
Bills receivable	509 18
Supplies, printed matter and stationery	2,500 00
Total items not admitted	$40,077 53

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the Ohio State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		$1,561,766 00
Claims for matured endowments due and unpaid	$2,311 26	
Claims for death losses not due	15,751 00	
Total policy claims		18,062 26
Dividends or surplus, or other description of profits due policyholders		1,802 61
Liabilities on policyholders' account		$1,581,630 87
Gross surplus on policyholders' account:		
Exclusively belonging to Tontine policyholders		4,672 43
Belonging to other than Tontine policyholders		370,306 59
Total Liabilities		$1,956,609 89

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1882	$145,142 64	
Premium notes, loans or liens received during 1883	129,220 98	
Total		$274,363 62
Deductions during the year as follows, viz.: Notes, loans or liens used in—		
Payment of losses or claims	$2,916 81	
Purchase of surrendered policies and canceled by lapse	26,642 14	
Payment of dividends to policyholders	6,015 83	
Redeemed by maker in cash	86,478 07	
Total reduction of premium note account		122,052 85
Balance of note assets December 31, 1883		$152,310 77

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	6,248	$10,366,723
Endowment policies	267	361,176
All other policies	228	340,412

New policies issued during the year:

	Number.	Amount.
Whole life policies	2,734	$4,658,791
Endowment policies	71	198,000
All other policies	68	148,384
Old policies revived during the year:		
Whole life policies	79	141,113
Endowment policies	3	2,300
All other policies	2	5,000
Additions by dividends during the year:		
All other policies	.....	2,616
Total number and amount	9,700	$16,224,515
Deduct policies decreased and ceased to be in force	2,021	3,844,497
Total policies in force at the end of the year	7,679	$12,380,018

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	7,158	$11,600,287
Endowment policies	303	459,826
All other policies	218	319,905
Total policies in force at the end of the year	7,679	$12,380,018

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	61	$128,097
By maturity (endowment)	7	34,600
By expiry (term)	26	43,000
By surrender	115	324,575
By lapse	1,210	2,048,618
By change and decrease	74	183,600
Not taken	528	1,081,000
Reversionary additions	.....	1,007
Totals	2,021	$3,844,497

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	107	$214,843
Policies issued during 1883	82	250,220
Total	189	$465,063
Deduct policies ceased to be in force during 1883	98	221,679
Policies in force in New York December 31, 1883	91	$243,384

	Number.	Amount.
Losses and claims incurred during 1883	1	$79 00
Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses		$6,706 47

UNION MUTUAL LIFE INSURANCE COMPANY.

PORTLAND, ME.

[Incorporated July 17, 1848; commenced business October 1, 1849.]

JOHN E. DE WITT, *President.* HENRY D. SMITH, *Secretary.*

Attorney for service of process in the State of New York, M. E. SAWYER, No 206 Broadway, New York.

I. INCOME DURING 1883.

Cash received for premiums, without deductions	$571,274 69	
Notes and loans taken for premiums	37,665 00	
Premiums paid by dividends, including reconverted additions, $50,727.70; by surrendered policies, $51,344.54	102,072 24	
Total	$711,011 93	
Deduct amount paid for reinsurance	492 10	
Total premium income		$710,519 83
Interest on:		
Mortgage loans		87,330 11
Bonds and dividends on stock		79,419 43
Premium notes, loans or liens		47,083 46
Other debts due the company		9,249 17
Discount paid in advance		621 57
Rents from company's property		41,840 47
Profit and loss account		35,955 13
Total Income during the year		$1,012,019 17
Balance of net or ledger assets December 31, 1882		6,030,036 27
Total		$7,042,055 44

II. DISBURSEMENTS DURING 1883.

Cash paid for losses and additions	$372,854 02	
Premium notes and loans used in payment of the same	24,314 00	
Cash paid for matured and discounted endowments and additions	191,723 41	
Premium notes and loans used in payment of the same	28,758 00	
Total amount actually paid for losses and matured and discounted endowments		$617,649 43
Cash paid for surrendered policies		27,509 36
Premium notes and loans used in purchase of surrendered policies and voided by lapse		38,148 00
Cash surrender values, including reconverted additions applied in payment of premiums		51,344 54
Cash dividends paid to policyholders (applied in payment of premiums, $50,727.70)		52,320 02
Premium notes and loans used in payment of dividends		23,358 00
(*Total paid policyholders* $810,329.35)		
Commissions to agents		149,653 06
Medical examiners' fees		7,992 00
Salaries and other compensation of officers and other office employes		41,971 61
Taxes in State where organized, taxes, licenses, fines and fees in other States		11,617 25
Advertising		14,673 91
All other items, viz.: Printing, stationery, etc., $12,987.52; postage, exchange, etc., $5,298.27; traveling expenses, $3,567.82; law expenses, $8,058.56; miscellaneous expenses, $10,847.07; total		40,759 24
(*Total miscellaneous expenses* $266,667.07)		
Disbursements during the year, deducted from above total		$1,076,996 42
Balance December 31, 1883		$5,965,059 02

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, appraised value	$1,814,023 30
Loans secured by mortgages on real estate,	1,472,349 69

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Paid up end. pol. N. E. M. L. Ins. Co.	$3,000 00	$2,884 62	$2,500 00	
Chatham Nat. Bank stk, N. Y. city	10,000 00	15,000 00	10,000 00	
Maine Central R. R. bonds	1,500 00	1,830 00		
Flint and Pere Marquette R. R. bds.	5,000 00	5,450 00		
Cleveland, Ohio, bond	1,000 00	1,120 00	10,000 00	
Bath, Me., bond	2,000 00	2,140 00		
Fort Wayne, Ind., bond	1,000 00	1,100 00		
Chatham Nat. Bank, N. Y., stock	3,650 00	5,475 00	3,650 00	
Chatham Nat. Bank, N. Y., stock	7,150 00	10,725 00	7,150 00	
Westbrook Manuf. Co. stock	18,000 00	18,000 00	16,000 00	
Maine Central Railroad bonds	10,000 00	12,200 00	10,000 00	
Dayton, Ohio, Water bonds	2,000 00	2,060 00	1,800 00	
United States bonds	2,000 00	2,500 00	1,500 00	
Flint and Pere Marquette R. R. bds.	7,000 00	7,630 00	7,000 00	
New York and N. E. R. R. stock	10,000 00	1,800 00	1,500 00	
Westbrook Manuf. Co. stock	10,000 00	10,000 00	9,000 00	
Lewiston & Auburn H. R. R stock.	1,500 00	1,125 00	575 00	
Maine Central Railroad bonds	500 00	610 00	2,500 00	
Flint and Pere Marquette R. R. bds.	2,000 00	2,180 00		
Wells, Fargo & Co. stock	3,000 00	3,360 00	3,000 00	
New York and N. E. R. R. bonds	1,000 00	1,020 00	785 00	
Cook County, Ills., bonds	3,000 00	3,060 00	3,000 00	
Chicago River Imp. bonds	1,000 00	1,180 00		
Flint and Pere Marquette R. R. stck.	20,000 00	19,800 00	16,000 00	
Central Wharf, Portland, stock	.....	24,000 00	12,000 00	
Kingston, N. Y., Water Co. bonds	500 00	500 00	450 00	
First Nat. Bank, Portland, stock	1,000 00	1,560 00	1,100 00	
Youngstown, Ohio, School bonds	12,000 00	12,000 00	12,000 00	
Kingston, N. Y., Water Co. bonds	3,000 00	3,000 00		
Casco Nat. Bank, Portland, stock	5,000 00	8,100 00	3,000 00	
New York Cent. & H. R. R. R. stk.	8,000 00	8,960 00	7,000 00	
Total amounts	$154,800 00	$190,369 62	$141,510 00	141,510 00

Loans made in cash to policyholders on this and other company's policies	3,432 75
Premium notes and loans on policies in force	764,071 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	$200,000 00	$254,000 00
Union Pacific R. R. bonds	50,000 00	58,500 00
Sheldon, Vt., bonds	14,000 00	14,000 00
N. Y. and N. E. R. R. bonds	50,000 00	46,000 00
Portland, Saco & Portsmouth Ry. stock	12,500 00	14,375 00
Erie Railway bonds	25,000 00	32,000 00
Atchison, Topeka & Santa Fe R. R. bonds	15,000 00	13,350 00
Michigan Central R. R. bonds	50,000 00	50,500 00
Chi., Bur. & Quincy R. R. bonds	50,000 00	45,000 00
St. Louis & San Francisco R. R. bonds	50,000 00	48,000 00
Chicago & Northwestern R. R. bonds	25,000 00	33,000 00
Atchison, Topeka & Santa Fe R. R. bonds	25,000 00	30,500 00
Milwaukee & St. Paul R. R. bonds	25,000 00	31,250 00
Chicago & W. Michigan R. R. bonds	100,000 00	87,000 00
New Mexico & So. Pacific R. R. bonds	35,000 00	40,775 00
Buffalo & Erie Railway bonds	50,000 00	60,500 00
Kan. City, St. Jos. & C. Bluffs R. R. bonds	12,000 00	14,100 00
Portland & Ogdensburgh R. R. bonds	33,500 00	35,510 00
Flint & Pere Marquette R. R. bonds	34,000 00	37,060 00
Jackson, Lansing & Saginaw R. R. bonds	71,000 00	81,050 00
Maine Central R. R. bonds	9,000 00	9,900 00
Kansas Missouri R. R. bonds	10,000 00	9,500 00
Ohio & Mississippi R. R. bonds	8,000 00	9,280 00
Chicago, Burlington & Quincy R. R. bonds	20,000 00	18,400 00
Vermont & Mass. R. R. bonds	10,000 00	11,200 00
Richmond, Va., bonds	10,000 00	13,300 00
Berkshire Glass Co., Portland, Me., stock	7,400 00	7,400 00
Lewiston, Me., bonds	20,000 00	23,600 00
Portland, Me., bonds	75,500 00	87,740 00
New Bedford, Mass., bonds	25,000 00	28,500 00
Wilmington, Del., bonds	5,000 00	5,250 00
Chicago, Ill., bonds	10,000 00	10,670 00

	Par value.	Market value.	
Cook County, Ill., bonds	$19,000 00	$19,380 00	
Biddeford, Me., bonds	20,000 00	20,000 00	
Union Co., Ohio, bonds	14,000 00	14,000 00	
Cincinnati Improvement bonds	3,969 41	4,100 92	
Delaware, Ohio, bonds	5,000 00	5,500 00	
Cleveland, Ohio, bonds	800 00	800 00	
Cleveland, Ohio, bonds	1,000 00	1,060 00	
District of Columbia bonds	50,000 00	56,500 00	
Watertown, Mass., note	10,000 00	10,000 00	
Brunswick, Me., bonds	4,500 00	4,500 00	
Dayton, Ohio, bonds	2,000 00	2,060 00	
Ellsworth, Me., notes	12,000 00	12,000 00	
Shelbyville, Ind., bonds	3,000 00	3,000 00	
State of Minnesota bonds	25,000 00	25,000 00	
Fayette County, Ohio, bonds	20,000 00	20,000 00	
Minneapolis, Minn., bonds	10,000 00	9,500 00	
St. Louis, Mo., bonds	20,000 00	23,400 00	
First Nat. Bank, Portland, Me., stock	5,800 00	9,048 00	
Cumberland Nat. Bank, Portland, Me., stock	4,000 00	5,600 00	
Manufacturers' Bank, Lewiston, Me., stock	5,000 00	5,750 00	
Lime Rock Nat. Bank, Rockland, Me., stock	8,750 00	9,375 00	
First Nat. Bank, Augusta, Me., stock	5,000 00	6,500 00	
First Nat. Bank, Biddeford, Me., stock	3,800 00	5,700 00	
Sagadahoc Nat. Bank, Bath, Me., stock	1,000 00	1,300 00	
First Nat. Bank, Bangor, Me., stock	2,000 00	2,600 00	
First National Bank, Lewiston, Me., stock	10,000 00	17,000 00	
Rockland Nat. Bank, Rockland, Me., stock	5,000 00	8,000 00	
Biddeford Nat. Bank, Biddeford, Me., stock	1,000 00	1,350 00	
Casco Nat. Bank, Portland, Me., stock	15,600 00	25,272 00	
Canal Nat. Bank, Portland, Me., stock	20,000 00	33,600 00	
Merchants' Nat. Bank, Portland, Me., stock	750 00	1,180 00	
Nat. Traders' Bank, Portland, Me., stock	1,700 00	2,618 00	
Georges' Nat. Bank, Thomaston, Me., stock	1,200 00	960 00	
North Nat. Bank, Rockland, Me., stock	10,000 00	13,500 00	
Ticonic Nat. Bank, Waterville, Me., stock	3,500 00	5,145 00	
Northern Nat. Bank, Hallowell, Me., stock	15,000 00	21,450 00	
Norway Nat. Bank, Norway, Me., stock	1,000 00	1,120 00	
Van Wert National Bank, Van Wert, Ohio, stock	2,000 00	2,000 00	
Nat. Shoe and Leather Bank, Auburn, Me., stock	4,000 00	4,640 00	
People's Nat. Bank, Waterville, Me., stock	3,000 00	4,350 00	
Importers and Traders' Nat. Bk., N. Y. city, stock	5,000 00	13,400 00	
Veazie Nat. Bank, Bangor, Me., stock	5,000 00	6,500 00	
First Nat. Bank, Wiscassett, Me., stock	900 00	1,215 00	
First Nat. Bank, Auburn, Me., stock	2,000 00	3,100 00	
Richmond Nat. Bank, Richmond, Me., stock	700 00	903 00	
Total (carried out at cost value)	$1,499,869 41	$1,705,186 92	$1,671,177 41
Cash in office $57.38; in bank, $63,888.19; total			63,945 57
Bills receivable			3,043 74
Agents' and other ledger balances			287 56
Judgment			1,218 00
Total net or invested assets, as per balance			$5,965,059 02

IV. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages		120,525 39
Bonds and stocks owned		13,834 45
Collateral loans		986 52
Premium notes, loans or liens		22,884 20
Interest accrued on loans on policies		84 21
Rents due and accrued on company's property or lease		2,891 08
Market value of bonds and stocks *over cost*		34,009 51
Gross premiums due and unreported on policies in force	$62,409 79	
Gross deferred premiums on policies in force	76,436 63	
Total	$138,846 42	
Deduct average loading (20 per cent)	27,769 28	
Net amount of uncollected and deferred premiums		111,077 14
Total of invested and other assets		$6,271,351 52
Deduct items not admitted		41,667 42
Total admitted Assets		$6,229,684 10

Items not admitted.

Second mortgages, $3,882.43; advances, $1,308.75	$5,191 18	
Amount of mortgages in excess of valuation	19,071 80	
Mortgage on leasehold, $4,556 25; judgment, $1,218	5,774 25	
Cash due from Indiana Banking Co	541 02	
Agents' and other ledger balances	287 56	
Past due interest not in process of foreclosure	357 87	
Bills receivable	3,043 74	
Berkshire Glass Co. stock	7,400 00	
Total items not admitted	$41,667 42	

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1883, computed by the Maine State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	$5,422,320 00	
Deduct net value of risks reinsured	1,789 00	
Net reinsurance reserve		$5,420,531 00
Claims for death losses and matured endowments due and unpaid	$17,004 20	
Claims for death losses and matured endowments not due	13,023 04	
Claims for death losses and other policy claims resisted	23,809 58	
Death notices on which no proof has been received	19,957 89	
Total policy claims		73,794 71
Premium obligations in excess of the net value of their policies		87 00
Dividends or surplus, or other description of profits due policyholders		10,748 84
All other liabilities, viz.: Premiums paid in advance, $2,687.89; contingent reserve, $927; unpaid bills, taxes and miscellaneous, $5,000.00		8,614 89
Liabilities on policyholders' account		$5,513,776 44
Gross surplus on policyholders' account		715,907 66
Total Liabilities		$6,229,684 10

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1882	$836,767 00	
Premium notes, loans or liens received during 1883	60,196 00	
Total		$896,963 00
Deductions during the year as follows, viz.: Notes, loans or liens used in —		
Payment of losses or claims	$53,072 00	
Purchase of surrendered policies and canceled by lapse	40,972 00	
Payment of dividends to policyholders	23,358 00	
Redeemed by maker in cash	4,651 00	
Transferred	10,839 00	
Total reduction of premium note account		132,892 00
Balance of note assets December 31, 1883		$764,071 00

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	6,513	$12,577,830
Endowment policies	5,907	8,919,779
All other policies	1,620	3,123,956
New policies issued during the year:		
Whole life policies	45	66,865
Endowment policies	1,292	2,294,498
All other policies	655	1,344,500
Old policies revived during the year:		
Whole life policies	4	8,960
Endowment policies	20	41,038

Old policies increased in amount:

	Number.	Amount.
All other policies	253	$497,460

Additions by dividends during the year:

Whole life policies	.....	9,873
Endowment policies	.....	41,085
Total number and amount	16,309	$28,925,844
Deduct policies decreased and ceased to be in force	2,289	4,397,887
Total policies in force at the end of the year	14,020	$24,527,957

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	6,178	$11,741,112 78
Endowment policies	5,666	8,525,688 88
All other policies	2,176	4,261,156 00
Total policies in force at the end of the year	14,020	$24,527,957 66

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	202	$377,547
By reconverted additions	.....	466
By expiry (term) matured and discontinued endowments,	493	838,242
By surrender	157	380,534
By lapse	743	1,344,569
By change and decrease	253	574,529
Not taken	441	882,000
Totals	2,289	$4,397,887

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	1,941	$3,971,516 56
Policies issued during 1883	63	227,143 74
Total	2,004	$4,198,660 30
Deduct policies ceased to be in force during 1883	192	514,797 53
Policies in force in New York December 31, 1883	1,812	$3,683,862 77

	Number.	Amount.
Losses and claims unpaid December 31, 1882	5	$16,173 73
Losses and claims incurred during 1883	83	143,215 83
Total	88	$159,389 56

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	80	$146,382 56

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses: Cash, $90,632.74; notes of credit, $10,110; total.... $100,742 74

New York State Casualty Insurance Companies.

Abstracts Compiled from the Annual Statements of New York State Casualty Insurance Companies, Made to the Superintendent of the Insurance Department, Showing their Condition on the 31st Day of December, 1883.

AMERICAN STEAM BOILER INSURANCE COMPANY.

No. 170 Broadway, New York.

[Organized and incorporated November 5, 1883; commenced business November 7, 1883.]

WILLIAM K. LOTHROP, *President.* VINCENT R. SCHENCK, *Secretary.*

I. ASSETS.

Capital stock of the company paid up, $200,000.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$170,937 50	$172,125 00	$172,125 00
Cash in office, $70.25; in bank, $24,624.96; total			24,695 21
Premiums in due course of collection			904 20
Aggregate amount of all actual, available Assets			$197,724 41

II. LIABILITIES.

Total unearned premiums	$958 85
Salaries and other miscellaneous expenses, due and accrued	822 67
All other liabilities	25 00
Total liabilities, except capital	$1,806 52
Joint stock capital paid up in cash	200,000 00
Aggregate Liabilities, including paid up capital	$201,806 52

III. INCOME DURING 1883.

Steam boiler risks.

Gross cash premiums received	$1,503 50	
Deduct reinsurance, rebate and return premiums	480 00	
Net cash received for premiums		$1,023 50
Aggregate Income received during the year in cash		$1,023 50

IV. EXPENDITURES DURING THE YEAR.

Commissions and brokerage	$193 46
Salaries and other charges of officers, clerks and other office employes	1,896 00
All other payments, viz.: Office furniture, stationery, etc	1,466 34
Aggregate Expenditures during the year in cash	$3,555 74

V. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
Written or renewed in 1883	$274,100	$2,407 70
Deduct expirations and cancellations	53,000	490 00
In force December 31, 1883	$221,100	$1,917 70

Answers to General Interrogatories.

Total amount of premiums received since the organization of the Company	$1,927 70
Total amount of the Company's stock owned by the directors at par value	65,000 00

Business in the State of New York during the year.

Risks written	$115,700 00
Premiums received	974 20

FIDELITY AND CASUALTY COMPANY.

No. 179 Broadway, New York.

[Organized or incorporated March 20, 1876; commenced business May 1, 1876.]

WILLIAM M. RICHARDS, *President.* JOHN M. CRANE, *Secretary*

Capital stock paid up, $250,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	$600 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$245,000 00	$252,012 00	252,012 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Del. Lack. & W. R. R. Co. stock	$20,000 00	$23,400 00	$17,000 00	
Western Union Tel. Co. stock	40,000 00	29,600 00		
Chi., St. P., M. & O. Ry. Co., pfd. stk.	20,000 00	18,800 00		
Lake Shore & M. S. R. R. Co. stock	10,000 00	9,800 00	50,000 00	
Wab., St. Louis & Pac. Ry. Co. bds.	2,000 00	1,760 00		
Oregon Ry. & Nav. Co. stock	1,400 00	1,300 00		
E. T., Va. & Ga. Ry. Co. 1st mtg. bds.	85,000 00	61,200 00	50,000 00	
Erie Ry. Co., second con. bonds	5,000 00	4,600 00		
Ches. and O. Ry. Co., class B bonds.	5,000 00	4,800 00		
Chicago & N. W. R. R. Co. (Deb.) bds.	10,000 00	9,300 00	25,000 00	
St. L., I. M. and S. R. R. Co. stock	12,000 00	8,760 00		
Ft. Worth & Denv. City Ry. Co. stck.	5,000 00	3,450 00		
Continental Fire Ins. Co. stock	3,500 00	8,750 00	5,940 00	
Total amounts	$218,900 00	$185,520 00	$147,940 00	147,940 00
Cash in office, $20,492.19; in bank, $2,369.71; total				22,861 90
Interest due and accrued on collateral loans				208 81
Premiums in due course of collection				42,023 13
Aggregate amount of all actual, available Assets				$465,645 84

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	$2,420 58	
Losses resisted, including interest, costs and expenses	650 00	
Net amount of unpaid losses and claims		$3,070 58
Total unearned premiums (50 per cent of premiums on all unexpired risks)		153,525 49
Salaries and other miscellaneous expenses, due and accrued		1,463 93
Commissions and brokerage		12,105 57
Total liabilities, except capital and net surplus		$170,165 57
Joint-stock capital paid up in cash		250,000 00
Surplus beyond all liabilities		45,480 27
Aggregate Liabilities, including paid up capital and net surplus,		$465,645 84

III. INCOME DURING THE YEAR.

	Accident.	Fidelity.	Plate glass.	Steam boiler.	
Gross premiums received in cash	$213,266 26	$86,660 40	$54,065 91	$35,696 80	
Deduct reinsurance, rebate, abatements and returned premiums	7,264 54	8,529 61	1,855 72	1,110 53	
Net cash received for premiums	$206,001 72	$78,130 79	$52,210 19	$34,585 77	$370,928 47
Interest and dividends received from all sources					13,633 11
Aggregate Income received during the year in cash					$384,561 58

IV. EXPENDITURES DURING THE YEAR.

	Accident.	Fidelity.	Plate glass.	Steam boiler.	
Gross amount paid for losses	$85,098 97	$18,761 93	$18,682 63	$1,190 48	
Deduct salvage, reinsurance, etc.	3,692 38	5,125 69	913 43	.....	
Net amount paid for losses	$81,406 59	$13,636 24	$17,769 20	$1,190 48	$114,002 51
Cash dividends actually paid					20,000 00
Paid for commisions and brokerage					98,467 21
Salaries and other charges of officers, clerks and other employes					39,887 80
Amount paid for State, national and local taxes					7,621 20
All other payments, viz.: Traveling, advertising, printing and stationery, boiler inspection, rent, postage, etc., $44,366.73; profit and loss account, $1,923.15; total					46,289 88
Aggregate Expenditures during the year in cash					$326,268 60

V. MISCELLANEOUS.

Risks and Premiums.

	Accident risks.	Premium.	Fidelity risks.	Premium.
In force December 31, preceding year	$16,840,309 00	$118,024 63	$5,802,750 35	$48,674 30
Written or renewed during the year	27,523,650 00	274,772 27	12,300,746 69	99,280 03
Total	$44,363,959 00	$392,796 90	$18,103,497 04	$147,954 33
Deduct expirations, cancellations and reinsurance	22,844,609 00	253,613 58	8,812,948 17	71,844 29
In force December 31, 1883	$21,519,350 00	$139,183 32	$9,260,548 87	$76,110 04

	Plate glass risks.	Premium.	Steam boiler. risks.	Premium.
In force December 31, preceding year	$1,431,120 55	$42,532 55	$3,001,557 00	$29,738 81
Written or renewed during the year	2,073,794 39	62,410 44	4,139,026 66	42,085 15
Total	$3,504,914 94	$104,942 99	$7,140,583 66	$71,823 96
Deduct expirations, cancellations and reinsurance	1,713,205 40	51,030 74	3 622,991 33	35,981 87
In force D cember 31, 1883	$1,791,709 54	$53,912 25	$3,517,592 33	$35,842 09
Aggregate amount				$305,047 70

Gross premiums received and receivable upon all unexpired risks running one year or less from date of policy.

	Premiums.	Unearned portion, 50 per cent.
Accident	$139,183 32	$69,591 66
Fidelity	76,110 04	38,055 02
Plate glass	50,328 19	25,164 10
Steam boiler	35,842 09	17,921 04

Gross premiums received and receivable upon all unexpired risks running more than one year from date of policy.

	Premiums.	Unearned premiums. *pro rata.*
Plate Glass	$3,584 06	$2,793 67

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$1,079,825 91
Total losses paid since organization	341,536 13
Total cash dividends declared since Company commenced business	40,000 00
Total amount of the Company's stock owned by the directors at par value	83,100 00
Total amount of losses incurred during the year	114,002 51

Business in the State of New York during the year 1883.

	Amount at risk.	Premiums received.	Losses paid.	Losses incurred.
Accident	$7,171,300 00	$49,549 07	$14,483 44	$14,483 44
Fidelity	4,299,198 87	34,573 94	3,632 37	3,632 37
Plate glass	1,009,474 32	28,769 50	10,127 69	10,127 69
Steam boiler	2,203,225 66	19,399 38	702 82	702 82
Aggregate	$14,683,198 85	$132,291 89	$28,946 32	$28,946 32

LLOYDS PLATE GLASS INSURANCE COMPANY.

No. 176 BROADWAY, NEW YORK.

[Organized or Incorporated August, 1882; commenced business September 4, 1882.]

JAMES G. BEEMER, *President.* WILLIAM T. WOODS, *Secretary.*

Capital stock of the Company paid up, $100,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$120,000 00	$122,700 00	$122,700 00
Cash in office, $1,580.22; in bank, $6,378.55; total			7,958 77
Premiums in due course of collection			14,183 42
Aggregate amount of all actual, available Assets			$144,842 19

Items not admitted.

Sundry accounts	$433 82
Plate glass on hand	9,551 10
Total items not admitted	$9,984 92

II. LIABILITIES.

Net amount of unpaid losses and claims	$1,518 25
Total unearned premiums	45,723 00
Salaries and other miscellaneous expenses, due and accrued	7,194 99
Commissions and brokerage	2,584 89
Total liabilities, except capital	$57,021 13
Joint-stock capital paid up in cash	100,000 00
Aggregate Liabilities, including paid up capital	$157,021 13

III. INCOME DURING THE YEAR.

Gross cash premiums received	$102,967 90	
Deduct reinsurance, rebate and return premiums	7,047 41	
Net cash received for premiums		$95,920 49
Interest and dividends received from all sources		3,262 50
Aggregate Income received during the year in cash		$99,182 99

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$42,788 39	
Deduct salvages and reinsurance	7,494 30	
Net amount paid for losses		$35,294 09
Paid for commissions and brokerage		18,337 18
Salaries and other charges of officers, clerks and other employes		18,176 25
Amount paid for State, national and local taxes		1,775 82
Aggregate Expenditures during the year in cash		$73,583 34

V. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force December 31, 1882	$1,127,279	$34,609 03
Written or renewed during the year	3,322,055	104,645 47
Totals	$4,449,334	$139,254 50
Deduct expirations and cancellations	1,256,376	47,808 50
Net amount in force	$3,192,958	$91,446 00

Recapitulation of risks and unearned premiums.

Year written.	Term.	Amount covered.	Gross premium charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$3,192,958	$91,446 00	1-2	$45,723 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$140,942 68
Total losses paid since organization	40,108 15
Total amount of the Company's stock owned by the directors at par value	61,200 00
Total amount of losses incurred during the year	35,373 10

Business of the State of New York during the year.

Risks written	$2,374,073 54
Premiums received	73,678 29
Losses paid	17,703 68
Amount of losses incurred	17,935 06
Amount paid the Comptroller for taxes on premiums	391 37

METROPOLITAN PLATE GLASS INSURANCE COMPANY.

No. 61 LIBERTY STREET, NEW YORK.

[Organized or incorporated April 22, 1874; commenced business April 23, 1874.]

HENRY HARTEAU, *President.* JOHN H. TAYLOR, *Secretary.*

Capital stock of the Company paid up, $100,000.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$145,000 00	$165,012 50	$165,012 50
Cash in office, $1,031.68; in bank, $11,737.44; total			12,769 12
Interest due and accrued on stocks and bonds			556 25
Premiums in due course of collection			7,501 42
All other assets			3,588 46
Aggregate amount of all actual, available Assets			$189,427 75

Item not admitted as an available Asset.

Glass on hand	$5,217 23

II. LIABILITIES

Total amount of unpaid losses and claims	$1,238 09
Total unearned premiums	47,556 80
Salaries and other miscellaneous expenses, due and accrued	3,489 42
All other liabilities	1,500 28
Total liabilities, except capital and net surplus	$53,784 59
Joint-stock capital paid up in cash	100,000 00
Surplus beyond all liabilities	35,643 16
Aggregate Liabilities, including paid up capital and net surplus,	$189,427 75

III. INCOME DURING THE YEAR.

Gross cash premiums received	$99,251 80	
Deduct reinsurance, rebate and return premiums	5,985 62	
Net cash received for premiums		$93,266 18
Interest and dividends received from all sources		6,351 76
Aggregate Income received during the year in cash		$99,617 94

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$44,221 40	
Deduct salvages and reinsurances	10,824 19	
Net amount paid for losses		$33,397 21
Cash dividends actually paid		10,000 00
Paid for commissions and brokerage		23,025 67
Salaries and other charges of officers, clerks and other employes		20,423 32
Amount paid for State, national and local taxes		620 80
Aggregate Expenditures during the year in cash		$87,467 00

V. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force December 31, 1882	$2,886,649	$87,079 55
Written or renewed in 1883	3,265,946	100,470 23
Total	$6,152,595	$187,549 78
Deduct expirations and cancellations	3,057,217	92,436 18
Net amount in force	$3,095,378	$95,113 60

Recapitulation of Risks and Unearned Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less	$3,095,378	$95,113 60	1—2	$47,556 80

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$600,983 00
Total losses paid since organization (less salvage)	185,042 00
Total cash dividends declared since the Company commenced business	77,000 00
Total amount of the Company's stock owned by the directors at par value	47,500 00
Total amount of losses incurred during the year	44,366 29

Business in the State of New York during the year.

Risks written	$1,626,010 19
Premiums received	49,707 04
Losses paid	23,285 13
Amount of losses incurred	24,523 22
Amount paid the Comptroller for taxes on premiums	370 80
Amount paid the Comptroller for taxes on capital stock	250 00

Casualty Insurance Companies of other States and Countries.

Abstracts Compiled from the Annual Statements of Casualty Insurance Companies of other States and Countries, Authorized to Transact Business in this State, Made to The Superintendent of the Insurance Department, Showing their Condition on the 31st Day of December, 1883.

ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

MONTREAL, CANADA.

[Incorporated June 1872; commenced business June, 1874.]

ALEXANDER T. GALT, *President.* FRANK F. PARKINS, *Secretary.*

Attorney for service of process in the State of New York, M. VAN BUREN BULL, Albany, N. Y.

Capital stock paid up in cash, $157,560.

I. ASSETS.

Loans on bond and mortgage (first liens)	$3,243 95

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$100,000 00	$101,500 00	
Montreal Harbor bonds	35,000 00	39,525 00	
Montreal Warehousing bonds	8,067 51	8,067 51	
Lake Champlain and St. Law. Junc. R'way bonds	7,000 00	5,950 00	
Montreal Corporation stock	5,000 00	5,400 00	
Montreal Corporation bonds	2,000 00	2,160 00	
Dominion stock	549 67	549 67	
Total par and market values	$157,617 18	$163,152 18	163,152 18
Cash in office, $6,728.85; in bank, $27,202.71; total			33,931 56
Interest due and accrued on stocks and bonds			1,899 58
Premiums in due course of collection			67,143 84
Aggregate amount of all actual, available Assets			$269,371 11

II. LIABILITIES.

Net amount of unpaid losses and claims	$4,300 00
Total unearned premiums	73,076 41
Salaries and other miscellaneous expenses, due and accrued	1,000 00
Return premiums	16,785 96
Total liabilities, except capital and net surplus	$95,162 37
Joint-stock capital paid up in cash	157,560 00
Surplus beyond all liabilities	16,648 74
Aggregate Liabilities, including paid up capital and net surplus,	$269,371 11

III. INCOME DURING THE YEAR.

	Accident.	
Gross cash premiums received	$295,477 81	
Deduct reinsurance, rebate and return premiums	38,897 00	
Net cash received for premiums		$256,580 81
Interest received on bonds and mortgages		4,751 40
Aggregate Income received during the year in cash		$261,332 21

IV. EXPENDITURES DURING THE YEAR.

	Accident.	
Gross amount paid for losses	$94,928 05	
Deduct reinsurances	5,446 42	
Net amount paid for losses		$89,481 63
Dividends paid		9,394 80
Commissions and brokerage		82,345 27
Salaries and other charges of officers, clerks and other employes		30,325 32
State, national and local taxes		4,994 02
All other payments, viz.: Rent, $4,741.88; advertising, $5,493.99; postage and telegrams, $1,764.57; printing and stationery, $10,837.97; office charges, $1,945.46; office furniture, $856.98; loss on investments, $5,195.27; bad debts marked off, $5,331.54; total		36,167 66
Aggregate Expenditures during the year in cash		$252,708 70

V. MISCELLANEOUS

Risks and Premiums.

	Accident risks.	Premiums.
Accident policies in force December 31, 1882	$13,630,200	$112,518 14
New policies issued	31,279,900	317,030 99
Total	$44,910,100	$429,549 13
Deduct policies terminated	23,701,300	280,840 55
In force December 31, 1883	$21,208,800	$148,708,58
Deduct policies reinsured	624,500	2,555 77
Net amount in force	$20,584,300	$146,152 81

Answers to General Interrogatories.

Total premium received since the organization of the Company	$637,710 91
Total losses paid since organization	169,511 98
Total cash dividends declared since the Company commenced business	32,754 66
Total amount of the Company's stock owned by the directors at par value	27,940 00
Total amount of accident losses incurred during the year	98,228 05

Business in the State of New York during the year.

	Accident.
Risks written	$3,388,100 00
Premiums received	23,563 24
Losses paid	6,553 81
Amount of losses incurred	6,553 81

GUARANTEE COMPANY OF NORTH AMERICA.

MONTREAL, CANADA.

[Organized or incorporated August 2, 1851; commenced business April, 1872.]

ALEXANDER T. GALT, *President.* JAMES GRANT, *Secretary.*

Attorney for the State of New York, JOHN PATON, No. 52 William street, New York.

Capital stock of the company, paid up, $300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$1,600 00
Loan on paid up life policy	400 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$214,000 00	$217,000 00	
Montreal Corporation bonds	20,000 00	21,252 50	
Montreal Corporation stock	5,000 00	7,150 00	
Montreal Harbor bonds	26,000 00	29,220 00	
Montreal Warehousing bonds	8,067 51	8,067 51	
Victoria, B. C., Water-Works bonds	10,000 00	12,500 00	
Dominion stock	399 67	399 67	
Lake Champlain & St. Lawrence Junc. Ry. bonds	5,000 00	4,250 00	
Canada Central Ry. bonds	9,733 34	10,025 34	
Province of Quebec bonds	1,000 00	1,050 00	
City of Toronto bonds	10,000 00	11,400 00	
Total par and market values	$309,200 52	$322,315 02	$322,315 02
Cash in office, $862.40; in bank, $58,600.78; total			59,463 18
Interest due and accrued on stocks and bonds			2,731 99
Premiums in due course of collection			27,882 40
Aggregate amount of all actual, available Assets			$414,392 59

II. LIABILITIES.

Net amount of unpaid losses and claims	$7,161 85
Unearned premiums, at 50 per cent of premiums on all unexpired risks	71,851 42
Salaries and other miscellaneous expenses, due and accrued	1,748 90
Commissions and brokerage	2,788 24
Total liabilities, except capital and net surplus	$83,550 41
Joint-stock capital paid up in cash	300,000 00
Surplus beyond all liabilities	30,842 18
Aggregate Liabilities, including paid up capital and net surplus,	$414,392 59

III. INCOME DURING THE YEAR.

Gross cash premiums received	$165,822 32	
Deduct reinsurance, rebate and return premiums	5,340 58	
Net cash received for premiums (all guarantee risks)		$160,481 74
Interest received on bonds and mortgages		10,552 17
Income from all other sources		7,775 58
Aggregate Income received during the year in cash		$178,809 49

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all guarantee risks)	$54,970 90
Cash dividends actually paid	18,000 00
Paid for commissions and brokerage	16,575 00
Salaries and other charges of officers, clerks and other employes	30,890 74
Amount paid for State, national and local taxes	3,377 61
All other payments, viz.: Rent, $7,029.95; advertising, $6,629.94; postage, telegrams, etc., $5,211.60; printing and stationery, $3,733.52; office charges, $695.61; special reports, $1,229.25; law expenses, $2,300.17; traveling expenses, $3,157.75; profit and loss, $12,567.50; miscellaneous, $932.19; total	43,487 48
Aggregate Expenditures during the year in cash	$167,301 73

V. MISCELLANEOUS.

Risks and Premiums.

	Guarantee risks.	Premiums.
In force December 31, 1882	$13,623,100	$110,512 12
Written or renewed in 1883	20,251,370	177,477 24
Totals	$33,874,470	$287,989 36
Deduct expirations and cancellations	16,251,815	144,286 52
Net amount in force	$17,622,655	$143,782 84

Answers to General Interrogatories.

Total premiums received since the organization of the Company	$685,750 72
Total losses paid since organization	230,490 74
Total cash dividends declared since the Company commenced business	62,805 18
Total dividends declared payable in stock since organization	38,900 00
Total amount of the Company's stock owned by the directors at par value	141,270 00
Losses incurred during the year	62,132 75
Amount deposited in various States and countries, viz.: State of New York, for the protection of policyholders in the United States generally, $200,000; Virginia, for the protection of policyholders in that State, $14,000; Ottawa, Canada, $57,372.22.	

Business in the State of New York during the year.

Guarantee risks written	$1,575,400 00
Premiums received	16,531 60
Losses paid	4,111 88
Amount of losses incurred	6,361 88

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

HARTFORD, CONN.

[Organized or incorporated June, 1866; commenced business October, 1866.]

J. M. ALLEN, *President.* J. B. PIERCE, *Secretary.*

Attorney for the State of New York, THEO. H. BABCOCK, No. 285 Broadway, New York.

Capital stock of the company paid up, $250,000.

I. ASSETS.

Market value of real estate owned, unincumbered	$4,486 14
Loans on bond and mortgage (first liens)	161,325 00
Loans on bond and mortgage upon which more than one year's interest is due	2,500 00
Interest accrued thereon	3,924 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	$2,000 00	$2,400 00	
Connecticut State bonds	117,000 00	122,000 00	
Evansville, Ind., City bonds	10,000 00	10,000 00	
Peoria, Ill., Township bonds	5,000 00	5,600 00	
Peoria, Ill., County bonds	5,000 00	5,500 00	
Dayton & Western R. bonds	15,000 00	16,500 00	
St. Johnsbury & Lake Champlain R. R. bonds	15,000 00	16,500 00	
City Nat. Bank, Hartford, stock	5,000 00	4,500 00	
Hartford Nat. Bank, Hartford, stock	1,300 00	2,340 00	
Security Company, Hartford, stock	5,000 00	6,250 00	
N. Y., N. H. & Hartford R. R. Co. stock	10,000 00	18,000 00	
Chi., Burlington & Quincy R. R. Co. stock	10,000 00	12,000 00	
Total par and market values	$200,300 00	$221,590 00	221,590 00
Cash in office, $4,281.56; in bank, $29,377.23			33,658 79
Interest due and accrued on stocks and bonds			3,336 24
Premiums in due course of collection			28,568 48
Aggregate amount of all actual, available Assets			$459,389 15

II. LIABILITIES.

Net amount of unpaid losses and claims		$772 69
Unearned premiums, at 50 per cent of premiums and inspections on risks running one year or less	$148,195 98	
Unearned premiums, *pro rata*, on risks running more than one year,	3,513 97	
Total unearned premiums		151,709 95
Due and accrued for rent		400 00
Total liabilities, except capital and net surplus		$152,882 64
Joint-stock capital paid up in cash		250,000 00
Surplus beyond all liabilities		56,506 51
Aggregate Liabilities, including paid up capital and net surplus,		$459,389 15

III. INCOME DURING THE YEAR.

Gross amount received for premiums and inspections	$316,440 79	
Deduct reinsurance, rebate and return premiums	14,628 77	
Net cash received for premiums and inspections		$301,812 02
Interest received on bonds and mortgages		10,130 05
Interest and dividends received from all other sources		9,587 46
Received for special mechanical services		2,865 61
Received for increased capital	$50,000 00	
Aggregate Income received during the year in cash		$324,395 14

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	$21,856 97	
Deduct salvages and reinsurances	40 00	
Net amount paid for losses		$21,816 97
Cash dividends actually paid		22,500 00
Paid for commissions and brokerage		65,185 18
Salaries and other charges of officers, clerks and other employes		17,325 00
Amount paid for State, national and local taxes		4,584 57
All other payments, viz.: Inspection expenses, $90,156.25; agency, office, law expenses, advertising, furniture, etc., $52,500.06; total,		142,656 31
Aggregate Expenditures during the year in cash		$274,068 03

V. MISCELLANEOUS.

Risks and Premiums.

	Steam boiler risks.	Premiums.
In force December 31, 1882	$23,464,719	$280,287 85
Written or renewed in 1883	26,420,046	313,104 83
Totals	$49,884,765	$593,392 68
Deduct expirations and cancellations	24,512,963	291,084 88
Net amount in force	$25,371,802	$302,307 80

Recapitulation of Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1882	One year or less	$25,116,452	$296,391 97	1—2	$148,195 98
1882	Two years	26,250	430 96	1—4	107 74
1883	Two years	36,000	504 00	3—4	378 00
1881	Three years	29,000	762 50	1—6	127 08
1882	Three years	73,600	1,932 50	1—2	966 25
1883	Three years	80,500	1,847 87	5—6	1,539 90
1883	Five years	10,000	438 00	9-10	395 00
Totals		$25,371,802	$302,307 80		$151,709 95

Answers to General Interrogatories.

Total amount received for premiums and inspections since the organization of the company	$2,629,813 42
Total losses paid since organization	200,288 48
Total cash dividends declared since the company commenced business	239,750 00
Total dividends declared payable in stock since organization	140,000 00
Total amount of the company's stock owned by the directors at par value	62,200 00
Total amount of steam boiler losses incurred during the year	20,176 26
Amount deposited in the State of Connecticut for the security of policyholders	100,000 00

Business in the State of New York.

Steam boiler risks written	$4,348,022 00
Premiums received	34,996 77
Received for inspections	14,998 61
Losses paid	74 86
Amount of losses incurred	74 86
Amount paid the Comptroller for taxes on premiums	398 69

TRAVELERS' INSURANCE COMPANY.

[ACCIDENT DEPARTMENT.]

HARTFORD, CONN.

[Incorporated June 17, 1863; commenced business April 1, 1864.]

JAMES G. BATTERSON, *President.* RODNEY DENNIS, *Secretary*

Attorney for service of process in the State of New York, GEORGE C. SAWYER, Syracuse, N. Y.

I. CAPITAL.

Capital stock paid up in cash, $600,000.

II. INCOME DURING 1883.

Total premium income	$2,064,589 03
Interest on:	
Mortgage loans	2,359 50
Bonds and dividends on stock	89,058 24
Other debts due the company	18,224 79
Discount on claims paid in advance	502 80
Rents from company's property	1,023 25
Total Income during the year	$2,175,757 61
Balance of net or ledger assets December 31, 1882	1,869,331 32
Total	$4,045,088 93

III. DISBURSEMENTS DURING 1883.

Total amount actually paid for losses	$864,255 21
(*Total paid policyholders* $864,255.21)	
Paid stockholders for interest or dividends	96,000 00
Commissions to agents	509,804 80
Salaries and traveling expenses of agents	121,699 13
Medical examiners' fees	20,934 52
Salaries and other compensation of officers and other office employes	85,864 54
Taxes, licenses, fines and fees in other States	27,492 68
Paid for rent	24,836 90
Paid for furniture and fixtures and safes for home and agency offices	929 02

Advertising		$38,907 78
All other items, viz.: Books, blanks and stationery, $23,017.91, expressage, $6,263.09; loss expenses, $3,151.04; expense account, $7,566.46; exchange, $2,064.14; postage, $19,944.19; profit and loss, $3,263.93; total		65,270 76
(*Total miscellaneous expenses*	$991,740.08)	
Disbursements during the year, deducted from above total		$1,855,995 29
Balance December 31, 1883		$2,189,093 64

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$96,833 08
Loans secured by mortgage on real estate, first liens	33,900 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N. Y., N. Haven & H. R. R. Co. st'k,	$2,200 00	$3,982 00	$1,000 00	
Texas and N. Orleans R. R. Co. bds,	75,000 00	75,000 00	60,000 00	
Naugatuck R. R. Co. stock	30,000 00	54,000 00	50,000 00	
Nat. Fire Ins. Co, stock, Hartford	25,000 00	30,250 00		
Nat. Fire Ins. Co. stock, Hartford	25,000 00	30,250 00	15,000 00	
South. N. Eng. Telephone Co. stock	30,000 00	45,000 00	25,000 00	
Meriden Britannia Co. stock	22,450 00	95,188 00	43,661 57	
The Willimantic Linen Co. stock	6,000 00	11,280 00		
Total amounts	$215,650 00	$344,950 00	$194,661 57	194,661 57

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds	$257,368 00	$266,500 00
Connecticut State bonds	17,754 66	17,450 00
Tennessee State bonds	26,677 50	12,000 00
Virginia State bonds	15,109 50	10,836 00
Johnson County, Ill., bonds	23,385 61	22,540 00
Wayne County, Ill., bonds	6,925 82	6,790 00
White County, Ill., bonds	8,060 44	8,330 00
Otter Tail County, Minn., bonds	45,500 00	45,500 00
School District No. 84, Cass County, Dak., bonds	1,500 00	1,500 00
Bloomfield, Conn., Town bonds	30,000 00	30,000 00
Howard Township, Kan., bonds	20,441 43	20,400 00
Paw Paw Township, Kan., bonds	6,813 50	6,800 00
Elizabeth, N. J., City bonds	9,593 33	4,200 00
Lima, Ohio, City bonds	15,980 00	16,000 00
Chicago, Ill., City bonds, Water Loan	29,950 00	34,800 00
Indianapolis & Cincinnati R. R. bonds	13,160 00	14,560 00
Chicago & Northwestern R. R. bonds	10,312 50	10,600 00
Dubuque & Sioux City R. R. bonds	10,400 00	11,500 00
Chicago, Burlington & Quincy R. R. bonds	3,000 00	5,280 00
Columbus & Western R. R. bonds	53,000 00	53,000 00
New York, New Haven & Hartford R. R. stock	88,936 25	99,550 00
Pennsylvania R. R. stock	197,669 38	188,152 00
Union Pacific R. R. stock	23,462 50	14,200 00
Chicago, Burlington & Quincy R. R. stock	112,927 25	120,000 00
Chi., Mil. & St. Paul R. R. preferred stock	8,543 75	11,600 00
Chi., Mil. & St. Paul R. R. common stock	19,798 50	18,400 00
Illinois Central R. R. Co. stock	51,156 25	52,800 00
Chicago and Northwestern R. R. Co. prefd. stock	23,268 75	28,600 00
Chicago and Alton Railroad Co. common stock	22,318 75	27,720 00
Illinois Central R. R. Co. leased line	5,440 00	5,508 00
Farmers and Mechanics' Nat. Bank stk., Hartford	22,822 88	22,625 00
American National Bank stock, Hartford	13,782 50	18,750 00
City National Bank stock, Hartford	41,049 75	39,424 00
Phœnix National Bank stock, Hartford	53,787 50	64,575 00
Ætna National Bank stock, Hartford	26,451 87	27,051 00
Mercantile National Bank stock, Hartford	9,982 00	12,500 00
Hartford National Bank stock, Hartford	56,415 13	63,000 00
National Exchange Bank stock, Hartford	23,137 01	26,250 00
New Britain Nat. Bank stock, New Britain, Conn.	11,500 00	15,000 00
First National Bank stock, Wallingford, Conn.	37,500 00	37,500 00
Nassau National Bank stock, New York	6,000 00	6,500 00
National Bank of Commerce stock, New York	13,975 00	15,000 00

	Cost value.	Market value.	
St. Paul National Bank stock, St. Paul, Minn.	$10,000 00	$10,000 00	
First National Bank stock, Morris, Minn.	10,000 00	10,000 00	
Hartford Trust Company stock, Hartford	29,627 75	32,754 00	
Western Union Telegraph Co. stock	18,000 00	14,800 00	
Pullman Palace Car Co. bonds	10,507 50	10,300 00	
Grand River, Col., Ditch Co. bonds	25,000 00	25,000 00	
North Poudre Land, Canal and Reservoir Co. bds.	50,000 00	50,000 00	
Total (carried out at cost value)	$1,627,992 56	$1,666,145 00	$1,627,992 56
Cash in office, $1,608.87; in bank, $211,300.30; total			212,909 17
Bills receivable			19,800 00
Agents ledger balances			2,997 26
Total net or invested assets, as per balance			$2,189,093 64
Deduct depreciation from cost of real estate			16,992 96
Total net or invested assets, less depreciation			$2,172,100 68

V. OTHER ASSETS.

Interest accrued on bonds and mortgages	536 40
Market value of bonds and stocks *over cost*	38,152 44
Total of invested and other assets	$2,210,789 52
Deduct items not admitted	22,797 26
Total admitted Assets	$2,187,992 26

Items not admitted.

Agents' balances	$2,997 26
Bills receivable	19,800 00
Total items not admitted	$22,797 26

VI. LIABILITIES.

Net reinsurance reserve, at 50 per cent of premiums on all unexpired risks		$701,501 94
Claims for death losses not due	$226,650 00	
Claims for death losses and other policy claims resisted	33,500 00	
Total policy claims		260,150 00
Due on account of salaries, rents and office expenses		10,000 00
Liabilities on policyholders' account		$971,651 94
Gross surplus on policyholders' account		1,216,340 32
Total Liabilities		$2,187,992 26

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year:

	Number.	Amount.
Accident policies in force at the commencement of the year	70,926	$173,191,141
Accidental policies issued during the year	116,139	249,947,858
Total number and amount	187,065	$423,138,999
Deduct policies ceased to be in force	108,771	230,215 256
Total policies in force at the end of the year	78,294	$192,923,743

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	233	$469,025
By expiry (term)	108,538	229,746,231
Totals	108,771	$230,215,256

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1882	11,140	$36,319,566
Policies issued during 1883	17,628	49,065,050
Total	28,768	$85,384,616
Deduct policies ceased to be in force during 1883	14,665	46,132,576
Policies in force in New York December 31, 1883	14,103	$39,252,040

	Number.	Amount.
Losses and claims unpaid December 31, 1882	12	$43,000 00
Losses and claims incurred during 1883	1,893	121,525 56
Total	1,905	$164,525 56

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	1,894	$125,525 56

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions or other expenses $308,584 56

Life Insurance Companies Transacting No New Business.

Abstracts Compiled from the Annual Statements of Life Insurance Companies of this State and other States, Transacting no New Business in this State, Showing their Condition on the 31st Day of December, 1883.

NEW YORK LIFE INSURANCE AND TRUST COMPANY.

No. 52 Wall Street, New York.

[Incorporated March 9, 1830.]

HENRY PARISH, *President.* JOSEPH R. KEARNEY, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, $1,000,000.

II. INCOME DURING 1883.

Cash received for premiums, without deductions	$4,749 14	
Cash received for annuities	14,000 00	
Total premium income		$18,749 14
Interest on:		
Bonds and dividends on stock		218,212 00
Rents from company's property		26,389 30
Total Income during the year		$263,350 44

III. DISBURSEMENTS DURING 1883.

Total amount actually paid for losses and endowments		$21,000 00
Cash paid to annuitants		25,297 29
(*Total paid policyholders*	$46,297.29)	
Commissions to agents		14 56
Taxes in State where organized, taxes, licenses, fines and fees in other States		6,500 00
(*Total miscellaneous expenses*	$6,514.56)	
Disbursements during the year, deducted from above total		$52,811 85

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	$262,760 58
Loans secured by mortgages on real estate, first liens	1,083,558 50
United States bonds, par value	200,000 00
Cash in office, $1,000,000 ; in bank, $459,539.83; total	1,459,539 83
Total net or invested assets, as per balance	$3,005,858 91

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	6,160 15
Bonds and stocks owned	110,423 17
Collateral loans	82,946 31
Rents due and accrued on company's property or lease	4,400 00
Total admitted Assets	$203,929 63

VI. LIABILITIES.

Net reinsurance reserve	$241,377 00
National, State or other taxes due	6,250 00
Liabilities on policyholders' account	$247,627 00

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	61	$197,200 00
New policies issued during the year:		
Whole life policies	1	$5,000 00
Total number and amount	62	$202,200 00
Deduct policies terminated by death	4	21,000 00
Total policies in force at the end of the year, all in New York	58	$181,200 00

BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York:

	Number.	Amount.
Losses and claims incurred during 1883	4	$21,000 00
Losses and claims on policies in New York paid during 1883	4	21,000 00

APPENDIX.

LIFE INSURANCE.

Receivers' Statements.

ATLANTIC MUTUAL LIFE INSURANCE COMPANY.

EDWARD NEWCOMB, Receiver, Albany, N. Y.

I. ASSETS.

Deposited with the Insurance Department:	
United States bonds	$134,000 00
Cash	31,734 33
	$165,734 33
In Receiver's possession and under his control:	
United States bonds	61,500 00
Collateral securities and loan	2,191 15
Interest accrued on securities	604 42
Office furniture and safe	79 75
	$230,109 65

II. LIABILITIES.

Liabilities as per last report	$601,618 22
Increased liabilities	15,286 30
Judgment	1,002 85
	$617,907 37
Deduct dividends paid in 1883	176,483 26
Total Liabilities	$441,424 11

CONTINENTAL LIFE INSURANCE COMPANY.

A. B. HEPBURN, Receiver, No. 28 Nassau street, New York.

I. RECEIPTS.

Cash on hand March 10, 1883	$274,152 09
Order of court	11,000 00
Bond and mortgage	6,526 13
Interest	7,076 91
From temporary loans	18,203 29
First dividend	263 59
Second dividend	60 03
Total receipts	$317,282 04

II. EXPENDITURES.

Cash on hand December 31, 1883	$198,926 55
Order of court	8,438 53
Expense account	1,311 81
Salaries	6,416 67
First dividend	5,901 83
Second dividend	96,286 65
Total Expenditures	$317,282 04

ECLECTIC LIFE INSURANCE COMPANY.

NEW YORK.

[Organized July 8, 1868.]

[Placed in the hands of Receiver, September 13, 1873.]

PHILO T. RUGGLES, Receiver, No. 59 Liberty street, New York.

The Receiver of this Company reports that the condition of the estate of said Company remains the same in all respects as on the days of his four last reports, filed in the Department, to which he begs leave to refer.

He further reports that the proceedings to determine the rights of policyholders in the funds, deposited with the Superintendent, have been so far progressed that a decree has been made by the court directing the distribution of the same.

GLOBE MUTUAL LIFE INSURANCE COMPANY.

JAMES D. FISH, Receiver, No. 80 Wall street, New York.

Balance cash on hand December 31, 1882	$66,950 05

I. RECEIPTS.

Proceeds bonds and mortgages sold	11,773 78
Interest	1,758 52
Proceeds real estate sold	20,183 60
Rents	3,206 14
Taxes refunded	96
Interest on deposits	821 26
	$104,694 35

II. DISBURSEMENT.

Policyholders' accounts	$33,334 71
Law expenses	2,901 76
Judgment account	2,000 00
Salaries	5,275 00
Stationery and printing	47 84
General expenses, rent, postage, etc	2,370 83
Real estate taxes	1,592 23
Real estate, bond and mortgage insurance	846 94
Real estate expenses and repairs	795 64
Real estate, bond and mortgage expenses, etc	954 59
Real estate rents refunded	306 10
Actuary's department expenses	10 00
Total	$50,435 64
Balance cash on deposit and on hand	$54,258 71

GUARDIAN MUTUAL LIFE INSURANCE COMPANY.

HENRY R. PIERSON, Receiver, Albany, N. Y.

I. RECEIPTS.

Proceeds settlement of suits	$3,500 00
Interest	3,203 97
Total	$6,703 97

II. DISBURSEMENTS.

Law expenses	$353 00
Salaries	1,800 00
Receiver, miscellaneous expenses	264 48
Total	$2,417 48
Balance	$4,286 49

KNICKERBOCKER LIFE INSURANCE COMPANY.

CHARLES H. RUSSELL, Receiver, No. 52 William street, New York.

I. INCOME.

Cash from Knickerbocker Life Insurance Company	$10,655 84
Fire insurance policies canceled	381 24
Interest on bonds and mortgages	999 28
Interest on bank deposit	133 62
Proceeds sale furniture	466 29
Miscellaneous sales	64 64
Rents	37,711 56
Sales real estate	419,595 83
Bond and mortgage foreclosures, etc	15,812 66
Other items	11 94
Total	$485,832 90

II. DISBURSEMENTS.

Taxes	$228,549 15
Perfecting titles	519 50
Repairs	15,245 89
Appraisals	3,744 00
Insurance	1,917 30
Printing and advertising	1,806 10
Commissions	1,137 46
Searches	1,528 55
Watchman	112 00
Auctioneer's fees	847 50
Maps	111 25
Sheriff's fees	760 54
Ground rent	7,363 87
Salaries and services	8,988 08
Rents	614 07
Janitor	119 80

Postage, telegrams, stationery, stamps, etc.	$1,178 39
Printing	1,393 35
Telephone, gas, expressage, etc.	388 90
Law expenses	7,571 75
Referee and stenographer's fees	1,138 64
Receiver's fees	7,324 01
Judgments	17,598 94
Advertising, notices, etc.	766 10
Expenses removal, etc.	311 67
Traveling	173 36
	$311,210 17
Balance cash on hand December 31, 1883	$174,622 73

Note 1. — Sundry transactions in New Jersey, awaiting confirmation of Chancellor, not included.

Note 2. — Sundry premiums, etc., remitted after failure of company, and returned to policyholders, not included.

III. LIABILITIES.

Net present value, computed according to the American Experience Table of Mortality, with four and one-half per cent interest, of policies in force, exclusive of those upon which proofs of death have been filed	$3,655,139 00
Proofs of death filed	585,892 02
Miscellaneous claims filed	50,369 50
Taxes due and unpaid (estimated)	100,000 00
Premiums, etc., paid in advance	1,108 23
Sundry accounts	757 68
Rent	158 34
	$4,393,424 77

IV. ASSETS.

Deposited with Insurance Department.

United States bonds, par value	$86,250 00	
Market value of same, say	12,829 69	
Bonds and mortgages, since paid	14,000 00	
Balance receipts by Department	4,688 39	
		$117,768 08
Virginia State bonds with Treasurer Virginia (cost)	$10,028 91	
Deduct for market value	5,522 81	
		4,506 10
Mississippi warrants (forfeited) cost	$702 27	
Erie Railroad Company stock (forfeited)	4,000 00	

Bonds and Mortgages.

Appearing on books of the Company	$305,650 00	
With Insurance Department	14,000 00	
Passed into hands of Receiver	291,650 00	
Foreclosed by Receiver, one parcel of which is transferred to real estate account	51,000 00	
Compromised by Receiver	1,550 00	
Received for bonds and mortgages	15,812 66	
Appraised value of bonds and mortgages		96,245 00
Interest due and accrued on bonds and mortgages		730 24

Real Estate.

Appearing on books of the company	$2,918,639 84	
Proceeds sale real estate	419,595 83	
Appraised value of real estate remaining, including one parcel transferred to this account by foreclosure of bond and mortgage,		562,001 08
Due from sales not yet completed		89,204 00
Rents due, time of failure and since accrued	$10,613 45	
Deduct deemed uncollectible	8,676 32	
		1,937 13
Office furniture, safes etc.		300 00

Premium notes	$1,327,716 63
Deferred premiums in full	8,415 13
Cash on hand December 31, 1883	174,622 73
	$2,383,446 12

Property accounts, book value	$36,910 98
Personal accounts, book value	8,911 49
Agency accounts, book value	55,483 40

NOTE 1. — The property and personal accounts are valueless, and the agency accounts undetermined.

NOTE 2. — Title disputed to property appraised at $149,400.

NEW YORK STATE LIFE INSURANCE COMPANY.

HENRY R. PIERSON, Receiver, Albany, N. Y.

I. RECEIPTS.

Received from Superintendent Insurance	$19,932 39
Interest	237 38
Total	$20,169 77

II. DISBURSEMENTS.

Salaries	$150 00
Rent, postage, etc	18 69
Law expenses	75
Total	$169 44

NORTH AMERICA LIFE INSURANCE COMPANY.

HENRY R. PIERSON, Receiver, Albany, N. Y.

I. RECEIPTS.

Received from Superintendent Insurance Department on account Security Life Insurance Company	$1,400 81
Interest	6,711 86
Miscellaneous	12 50
Total	$8,125 17

II. DISBURSEMENTS.

Taxes on company's property	$41 74
Rent and other expenses	311 54
Salaries	1,800 00
Law expenses	1,765 19
Printing and stationery	19 78
Total	$3,938 25
Balance	$4,186 92

RESERVE MUTUAL LIFE INSURANCE COMPANY.

(Originally the Mutual Protection Life Assurance Society.)

HENRY R. PIERSON, Receiver, Albany, N. Y.

I. RECEIPTS.

Interest	$4,730 00

II. DISBURSEMENTS.

Dividends by order of court	$212 89
Traveling expenses	183 96
Rent, postage, etc	18 69
Salaries	150 00
Law expenses	505 32
Total	$1,070 86

SECURITY LIFE INSURANCE AND ANNUITY COMPANY.

WILLIAM H. WICKHAM, Receiver, No. 31 Pine street, New York.

I. ASSETS.

Balance on hand	$64,039 56
Dividends received	12 45
Total	$64,052 01

II. DISBURSEMENTS.

Dividends paid	$2,215 89
Salaries	2,124 97
Rent	450 00
Law expenses	2,188 20
Printing, stationery, postage, etc	324 43
Total	$7,303 49
Balance	$56,748 52

III. LIABILITIES.

Policy claims admitted	$2,484,424 70
Miscellaneous claims	19,131 56
Two other policies, claims admitted	554 00
Total	$2,504,110 26

UNIVERSAL LIFE INSURANCE COMPANY.

NATHAN D. WENDELL, Receiver, Albany, N. Y.

I. RECEIPTS.

Cash on hand as per last report	$9,390 63
Proceeds sale of real estate	5,570 00
Dividends N. A. Life Insurance Company	71 30
Mortgage foreclosure	17,000 00
Mortgage sales by order of court	71,750 00
Total	$103,781 93

II. DISBURSEMENTS.

Taxes	$1,527 36
Commissions and expenses of sales, etc	167 08
Redemption real estate	5,569 15
Foreclosure expenses	326 50
Insurance	10 00
Advertising and commissions	341 12
Expenses sale of mortgages, etc	1,767 02
Notices and advertising	110 20
Rent, interest and costs *In re.* New York property, per order Supreme Court	2,013 99
Judgment lien on real estate	3,700 00
Property appraisement	100 00
Returned premiums, per order Supreme Court	644 98
Office expenses, stationery, postage, etc	338 97
Clerical services	1,616 71
Hatton loan, in full, per order of court	63,380 09
Total	$81,613 17
Balance	$22,167 86

The receiver further reports that he has released to Louis Fitzgerald, trustee, agreeably to an order of court, all interest as receiver in and to certain real estate and mortgages, of the estimated value of $24,575, in full payment of all claims of said Fitzgerald as trustee. Certain real estate in New Jersey, and mortgages owned by the company are, at the date of the report, unconverted into cash, and a disputed claim of $6,000 in favor of the company is pending before a referee.

WESTERN NEW YORK LIFE INSURANCE COMPANY.

D. W. TOMLINSON and O. C. PARKER, Receivers, Batavia, N. Y.

I. RECEIPTS.

Cash in bank	$1,500 04
Interest on mortgage	84 00
Payments on same	225 00
Other payments	165 61
	$1,974 65

II. DISBURSEMENTS.

Printing, etc	$135 20
Cash paid Attorney-General	96 19
Office rent	93 49
	$324 88
Balance on hand	$1,649 77

WIDOWS AND ORPHANS' BENEFIT LIFE INSURANCE COMPANY.

HENRY R. PIERSON, Receiver, Albany, N. Y.

No receipts.

I. DISBURSEMENTS.

Salaries	$300 00
Rent, etc	37 38
Law expenses	2 00
Total	$339 38

WORLD MUTUAL LIFE INSURANCE COMPANY.

S. W. ROSENDALE, Receiver, Albany, N. Y.

I. RECEIPTS.

Received from Superintendent Insurance Department, dividends on policies in Security Life Insurance Company held by this Company	$70 99
Interest on deposits	18 17
Total	$89 16

II. DISBURSEMENTS.

Expenses to and in New York	$18 00
Sundry telegrams	2 00
Total	$20 00

III. LIABILITIES.

Reserve value of policies and death claims	$184,020 07
Miscellaneous claims	12,500 00
Total	$196,520 07

IV. ASSETS.

Cash in bank	$735 40

Nothing has yet been realized from the claim which is still pending against the Receiver of the New Jersey Mutual Life Insurance Company.

PART III.

Co-operative Insurance Associations or Companies.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CO-OPERATIVE INSURANCE COMPANIES TRANSACTING BUSINESS IN THE STATE OF NEW YORK, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1883.

ALBANY BOATMEN'S RELIEF ASSOCIATION.

ALBANY, N. Y.

(Organized and commenced business January 24, 1874.)

J. C. CUYLER, *President.* SAMUEL COOK, *Secretary.*

Attorney for service of process in the State of New York, CHARLES H. MILLS, 74 State street, Albany, N. Y.

I. INCOME DURING 1883.

Membership fees	$284 60	
Assessments	45,025 30	
Total paid by members		$45,309 90
Interest		175 00
Total Income during the year		$45,484 90
Balance of ledger assets December 31, 1882		6,901 16
Total		$52,386 06

II. DISBURSEMENTS DURING 1883.

Losses and claims	$43,835 00
Medical examiners' fees	25 00
Salaries and other compensation of officers and other office employes	1,200 00
Rent, $150.00; taxes, $17.00	167 00
Advertising, $5.55; printing, $99.10	104 65
All other items, viz.: Postage, repairing and miscellaneous expenses,	437 89
(*Total expense of management* $1,496.65)	
Disbursements during the year, deducted from above totals	$45,769 54
Balance December 31, 1883	$6,616 52

III. INVESTED ASSETS.

Cash in bank	$6,616 52

IV. OTHER ASSETS.

Due from members for claims not yet assessed	$7,255 60	
Mortuary assessments due and unpaid on memberships in force	3,276 20	
Mortuary assessments not yet due	1,820 00	
Total		12,351 80
Total of invested and other Assets		$18,968 32

V. LIABILITIES.

Claims and death losses due	$5,800 00
Claims and death losses, assessments not made	9,000 00
Total Liabilities	$14,800 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.	Amount.
Policies or certificates in force December 31, 1882	1,688	.....
Policies or certificates written during year 1883	89	.....
Total	1,777	.....
Deduct number ceased to be in force during 1883	128	.....
Total policies in force December 31, 1883	1,649	.....
Losses and claims on policies or certificates unpaid December 31, 1882	.....	$10,635 00
Losses and claims on policies or certificates incurred during the year 1883	.....	48,000 00
Losses and claims paid during the year	.....	$43,835 00

* ALBANY FIREMEN'S RELIEF ASSOCIATION.

ALBANY, N. Y.

[Organized April 4, 1876; commenced business April 5, 1876.]

JOHN N. FOSTER, *President.* LEWIS J. MILLER, *Secretary.*

Attorney for service of process in the State of New York, M. E. AHERN, No. 6 Broad street, Albany, N. Y.

I. INCOME DURING 1883.

Membership fees	$28 00	
Assessments	902 00	
Total paid by members		$930 00
Received from all other sources, viz.: Percentage on assessments, $90.20; reinstatement fees, $45.10		135 30
Total Income during the year		$1,065 30
Balance of ledger assets December 31, 1883		407 45
Total		$1,472 75

II. DISBURSEMENTS DURING 1883.

Losses and claims	$1,096 00
(*Total paid to members* $1,096)	
Medical examiners' fees	50 00
Salaries and other compensation of officers and other office employes,	208 30
Printing	51 25
All other items, viz.: Insurance Department, $4; postage, $34; total.	38 00
(*Total expense of management* $347.55)	
Disbursements during the year deducted from above total	$1,443 55
Balance December 31, 1883	$29 20

III. INVESTED ASSETS.

Cash in bank	$29 30

* Has retired from business since December 31, 1883.

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total Business, all in New York.

	Number.
Policies or certificates in force December 31; 1882	344
Policies or certificates written during year 1883, 12; rewritten, 39	51
Total	395
Deduct number ceased to be in force during 1883, died, 4; forfeited, 73	77
Total policies in force December 31, 1883	318
Losses and claims on policies or certificates unpaid December 31, 1882	1
Losses and claims on policies or certificates incurred during the year 1883,	3
Total	4
Losses and claims on policies or certificates paid during the year 1883	3

ALBANY MASONIC RELIEF ASSOCIATION.

No. 116 State Street, Albany, N. Y.

[Commenced business November 29, 1870.]

ROBERT GEER, *President.* JOHN FONDA, *Secretary.*

Attorney for service of process in the State of New York, JOHN FONDA, No. 58 Chestnut street, Albany.

I. INCOME DURING 1883.

Membership fees	$138 00	
Assessments	30,244 10	
Changing beneficiaries' new certificates issued	1 50	
Total paid by members		$30,383 60
Interest		179 59
Total Income during the year		$30,563 19
Balance of ledger assets December 31, 1882		6,487 82
Total		$37,051 01

II. DISBURSEMENTS DURING 1883.

Losses and claims	$33,940 00
Assessments returned to members	7 90
(*Total paid to members* $33,947.90)	
Commissions and fees to agents	22 00
Salaries and other compensation of officers and other office employes	934 00
Rent, $115; taxes, $12	127 00
Advertising and printing	277 24
All other items, viz: Postage, fuel, gas and miscellaneous items	243 75
(*Total expense of management* $1,603.99)	
Disbursements during the year, deducted from above total	$35,551 89
Balance December 31, 1883	$1,127 42

Invested as follows:

III. INVESTED ASSETS.

Cash in bank	$1,499 12	
Less assessments paid in advance	371 70	
Total invested assets, as per balance		$1,127 42

IV. OTHER ASSETS.

Interest due	69 76
Total of invested and other Assets	$1,197 18

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	1,177
Restored	4
Policies or certificates written during the year 1883	46
Total	1,227
Deduct number ceased to be in force during 1883	119
Total policies in force December 31, 1883	1,108

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1882	1	
Losses and claims on policies or certificates incurred during the year 1883	28	
Losses and claims on policies or certificates incurred during the year 1883		$33,940 00

ALBANY MUTUAL BENEFIT ASSOCIATION.

ALBANY, N. Y.

[Organized October 19, 1874; commenced business September 11, 1873.]

JOHN W. WHEELOCK, *President.* JOHN J. COX, *Secretary.*

Attorney for service of process in the State of New York, FRED. E. WADHAMS, 29 North Pearl street, Albany, N. Y.

I. INCOME DURING 1883.

Membership fees, includes doctor's fees	$172 00	
Assessments	10,029 80	
Total paid by members		$10,201 80
Interest		7 48
Total Income during the year		$10,209 28
Balance of ledger assets December 31, 1882		815 41
Total		$11,024 69

II. DISBURSEMENTS DURING 1883.

Losses and claims		$9,266 00
(Total paid to members	$9,266.00)	
Medical examiners' fees		45 00
Salaries and other compensation of officers and other office employes,		510 09
Rent, $29.00; taxes, $8.00		37 00
Printing		27 00
All other items, viz.: Postals, seal and receipt stamp		131 10
Disbursements during the year, deducted from above total		$10,016 19
Balance December 31, 1883		$1,008 50

III. INVESTED ASSETS.

Cash in bank	$1,008 50

IV. LIABILITIES.

Claims and death losses due	$708 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	713
Policies or certificates written during year 1883	46
Total	759
Deduct number ceased to be in force during 1883	52
Total policies in force December 31, 1883	707
Losses and claims on policies or certificates incurred during the year 1883,	15
Losses and claims on policies or certificates paid during the year 1883	13

AMERICAN CO-OPERATIVE RELIEF ASSOCIATION.

CORNER SALINA AND WASHINGTON STREETS, SYRACUSE, N. Y.

[Organized September 25, 1880; commenced business November 1, 1880.]

J. FORMAN WILKINSON, *President.* DANIEL W. BEADEL, *Secretary.*

Attorney for service of process in the State of New York, MARTIN A. KNAPP, No. 4 Larned Building, Syracuse, N. Y.

I. INCOME DURING 1883.

Membership fees	$2,179 70	
Annual dues	3,754 80	
Assessments	38,922 27	
Medical examiners' fees	472 00	
Total paid by members		$45,328 77
Received from changing certificates		2 60
Total Income during the year		$45,331 37
Balance of ledger assets December 31, 1882		563 41
Total		$45,894 78

II. DISBURSEMENTS DURING 1883.

Losses and claims		$28,241 25
Assessments returned to members		72 95
(*Total paid to members*	$28,314,20)	
Commissions and fees to agents		1,792 30
Salaries and traveling expenses of agents		1,601 84
Medical examiners' fees		539 80
Salaries and other compensation of officers and other office employes		727 00
Rent		180 00
Advanced to officers and agents, to be repaid out of salaries or commissions		41 75
Advertising and printing		185 55
All other items, viz.: Postage, gas and miscellaneous items		1,474 11
(*Total expense of management*	$6,542.35)	
Disbursements during the year, deducted from above total		$34,856 55
Balance December 31, 1883		$11,038 23

III. INVESTED ASSETS.

Cash in office, $1,838.09; in bank, $9,200.14; total		$11,038 23
Agents' ledger balances		216 00
Other items: Furniture		257 14
Total invested assets, as per balance		$11,511 37

IV. OTHER ASSETS.

Dues from members for claims not yet assessed	$7,500 00	
Mortuary assessments not yet due	4,931 31	
Annual payments on premiums due and unpaid on memberships in force	1,025 00	
Total due from members	$13,454 31	
Deduct cost of collection	403 81	
Net amount due from members		13,050 50
Total of invested and other Assets		$24,561 87

V. LIABILITIES.

Claims and death losses not due—Two	$4,085 67	
Claims and death losses, assessments not made	6,300 00	
Total policy claims		$10,385 67
Due for salaries, rent and office expenses		125 00
Advanced to officers on expense organization		418 25
Total Liabilities		$10,928 92

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1882	1,630	
Policies or certificates written during year 1883	464	
Total	2,094	
Deduct number ceased to be in force during 1883	423	
Total policies in force December 31, 1883	1,671	
Losses and claims on policies or certificates paid during the year 1883		$28,241 25

AMERICAN LEGION OF HONOR, SUPREME COUNCIL.

No. 442 Washington Street, Boston, Mass.

[Organized March 11, 1879; commenced business December 18, 1878.]

MICHAEL NISBIT, *Supreme Commander.* ADAM WARNOCK, *Supreme Secretary.*

Attorney for service of process in the State of New York, GEORGE W. DOWE, Buffalo, N. Y.

I. INCOME DURING 1883.

Membership fees	$12,384 25	
Annual dues	11,927 59	
Assessments	1,500,360 11	
Total paid by members		$1,524,671 95
Interest		3,183 96
Cash returned to benefit fund		4,163 00
Received from all other sources, viz.: Premium on sale of securities, $380; journal, $1,354.11; loan to general fund, $5,000; sale of supplies, blanks and stationery, $8,269.56; total		15,003 67
Total Income during the year		$1,547,022 58
Balance of ledger assets December 31, 1882		6,035 69
Total		$1,553,058 27

II. DISBURSEMENTS DURING 1883.

Losses and claims		$1,498,800 00
(*Total paid to members* $1,498,800)		
Salaries and other compensation of officers and other office employes,		15,254 00
Rent, $900; taxes, $45		945 00
Advertising, $1,614.45; printing, $7,409.55		9,024 00
All other items, viz.: Interest on loan, $203.84; printing proceedings, $983.44; session Supreme Council, $7,651.05; benefit certificates, $1,200; mileage, $873.70; law expenses, $1,554.59; instituting council, $1,650; postage, expressage and telegrams, $4,914.49; total		19,031 11
(*Total expense of management* $44,254.11)		
Disbursements during the year, deducted from above total		$1,543,054 11
Balance December 31, 1883		$10,004 16

III. INVESTED ASSETS.

Cash with Supreme Treasurer on deposit	$10,004 16

IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force	92,141 78
Mortuary assessments not yet due	104,107 88
Total of invested and other Assets	$206,253 82

V. LIABILITIES.

Claims and death losses due	$12,000 00
Claims and death losses not due	71,000 00
Total claims	6,000 00
Due for salaries, rent and office expenses	1,535 00
Borrowed money	5,000 00
All other liabilities of the company	1,350 00
Total Liabilities	$96,885 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business—Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	47,297	8,501
Policies or certificates written during year 1883	11,619	2,645
Total	58,916	11,146
Deduct number ceased to be in force during 1883	5,884	883
Total policies in force December 31, 1883	53,032	10,263

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	45	8
Losses and claims on policies or certificates incurred during the year 1883	448	77
Total	493	85

	Number.	Number.
Losses and claims on policies or certificates paid during the year 1883	469	82

AMERICAN PROTECTIVE ASSOCIATION.

No. 228 Leonard Street, Brooklyn, N. Y.

[Commenced business February 12, 1883.]

JOHN H. SNYDER, *President.* ISAAC M. CLARK, *Secretary.*

Attorney for service of process in the State of New York, LEWIS P. GROVER, 228 Leonard street, Brooklyn, N. Y.

I. INCOME DURING 1883.

Membership fees	$1,730 66	
Total Income during the year		$1,730 66

II. DISBURSEMENTS DURING 1883.

Losses and claims	$697 50
Commissions and fees to agents	238 96
Medical examiners' fees	236 60
Salaries and other compensation of officers and other office employes,	227 20
Rent	33 50
Advertising, $3.65; printing, $250.76	254 41
All other items, viz.: Office furniture, fixtures, etc.	37 82
(*Total expense of management* $1,028.49)	
Disbursements during the year, deducted from above total	$1,725 99
Balance December 31, 1883	$4 67

III. INVESTED ASSETS.

Cash in office	$4 67

IV. LIABILITIES.

Claims and death losses due	$45 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates written during year 1883	2,241	
Deduct number ceased to be in force during 1883	767	
Total policies in force December 31, 1883	1,474	
Losses and claims on policies or certificates incurred during the year 1883	168	
Losses and claims on policies or certificates paid during the year 1883	156	$497 50

BANK CLERKS' LEAGUE.

No. 14 Pine Street, New York City.

[Commenced business June, 1883.]

E. H. PULLEN, *President.* NEWTON SQUIRE, *Secretary.*

Attorney for service of process in the State of New York, F. P. OLCOTT, No. 13 Nassau street, N. Y.

I. INCOME DURING 1883.

Membership fees	$205 00	
Annual dues	267 00	
Assessments	148 70	
Total Income during the year		$620 70

II. DISBURSEMENTS DURING 1883.

Salaries and traveling expenses of agents	$50 00
Advertising, $10; printing, $239.35	249 35
All other items, viz.: Postage and express, $21.12; organization expenses, $76.03; total	97 15
(*Total expense of management* $396.50)	
Disbursements during the year, deducted from above total	$396 50
Balance December 31, 1883	$224 20

III. INVESTED ASSETS.

Cash in bank	$224 20

IV. LIABILITIES.

Stationery bills	$6 75

V. EXHIBIT OF CERTIFICATES OF POLICIES.

Total business, all in New York.

	Number.
Policies or certificates written during year 1883	87
Total	87
Total policies in force December 31, 1883	87

BANK CLERKS' MUTUAL BENEFIT ASSOCIATION.

[Organized March 24, 1869; commenced business March 18, 1869.]

JOHN H. CARR, *President.* F. C. ELDER, *Secretary.*

Attorneys for service of process in the State of New York, NORWOOD & COGGERSHALL, No. 140 Nassau street, New York.

I. INCOME DURING 1883.

Membership fees	$75 00	
Annual dues	6,895 50	
Assessments	11,499 00	
Medical examiners' fees	50 00	
Total paid by members		$18,519 50
Interest		4,725 63
Received from all other sources, viz.: Contributions		1,973 00
Total Income during the year		$25,218 13

II. DISBURSEMENTS DURING 1883.

Assessments and claims	$22,000 00
(*Total paid to members* $22,000.00)	
Medical examiners' fees	50 00
Salaries and other compensation of officers and other office employes	300 00
Printing	285 03
All other items, viz.: Counsel fees and miscellaneous expenses; total	1,078 48
(*Total expense of management* $1,713.51)	
Disbursements during the year, deducted from above total	$23,713 51
Balance December 31, 1883	$1,504 62

Invested as follows:

III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens, reserve funds	$30,000 00
Stocks and bonds owned absolutely by the Company	49,700 00
Cash in bank	14,278 09
Agents' ledger balances; cash in hands of Treasurer	792 08
Union Trust Company, for heirs of J. H. Deady	1,100 00
Total invested assets, as per balance	$95,870 17
Deduct depreciation from cost of assets	700 00
Total invested Assets, less depreciation	$95,170 17

IV. LIABILITIES.

Claims and death losses due	$2,000 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number
Policies or certificates in force December 31, 1882	1,156
Policies or certificates written during year 1883	18
Total	1,174
Deduct number ceased to be in force during 1883	26
Total policies in force December 31, 1883	1,148

	Number.	Amount
Losses and claims on policies or certificates unpaid December 31, 1882	3	$3,300
Losses and claims on policies or certificates incurred during the year 1883	17	18,700
Total	20	$22,000
Losses and claims on policies or certificates paid during the year 1883	19 and part of 1	$21,100

BANKERS AND MERCHANTS' ALLIANCE.

No. 170 Broadway, New York.

[Organized October 12, 1881; commenced business November 21, 1881.]

HENRY A. COBURN, *President.* ISAAC L. V. LEWIS, *Secretary.*

Attorney for service of process in the State of New York, W. J. UNDERWOOD, Jr., 170 Broadway, New York.

I. INCOME DURING 1883.

Annual dues	$4,882 00	
Assessment No. 1	2,338 70	
Medical examiners' fees, new members	990 50	
Total Income during the year		$8,211 20
Balance of ledger assets December 31, 1882		2,170 60
Total		$10,381 80

II. DISBURSEMENTS DURING 1883.

Losses and claims		$2,819 75
(*Total paid to members*	$2,819.75)	
Salaries and traveling expenses of agents		2,750 81
Medical examiners' fees		228 00
Salaries and other compensation of officers and other office employes, janitor		34 00
Rent, $250; taxes, $5		255 00
Advertising, $60; stationery, $311.96		371 96
All other items, viz.: Printing and postage, $312.04; safe, $50; traveling expenses, $92.74; insurance, $5; total		459 78
(*Total expense of management*	$4,099.55)	
Disbursements during the year, deducted from above total		$6,919 30
Balance December 31, 1883		$3,462 50

III. INVESTED ASSETS.

Cash in office, $461.40; in bank, $3,001.10; total	$3,462 50

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1882	324	.....
Policies or certificates written during year 1883	139	.....
Total	463	.....
Deduct number ceased to be in force during 1883	12	.....
Total policies in force December 31, 1883	451	.....
Losses and claims on policies or certificates paid during the year 1883	.....	$2,819 75

BENAI BERITH, INDEPENDENT ORDER, DISTRICT No. 1.

No. 908 Third Avenue, New York.

[Organized and commenced business April 27, 1878.]

ADOLPH L. SANGER, *President.* S. HAMBURGHER, *Secretary.*

Attorney for service of process in the State of New York, S. HAMBURGHER, No. 908 Third avenue, New York.

I. INCOME DURING 1883.

Assessments	$113,872 54
Total Income during the year	$113,872 54

II. DISBURSEMENTS DURING 1883.

Losses and claims	$103,000 00
Salaries and other compensation of officers and other office employes,	1,000 00
All other items, viz.: Postage, printing and stationery	139 64
(*Total expense of management* $1,139.64)	
Disbursements during the year, deducted from above total	$104,139 64
Balance December 31, 1883	$9,732 90

BOOKBINDERS' PROVIDENT ASSOCIATION.

23 Park Row, New York.

[Organized and commenced business January 29, 1868.]

ROBERT RUTTER, *President.* ALEX. F. ROBERTS, *Secretary.*

Attorney for service of process in the State of New York, ROBERT RUTTER, No. 116 East Fourteenth street, New York.

I. INCOME DURING 1883.

Membership fees	$87 80	
Assessments	20,722 90	
Total paid by members		$20,810 70
Interest		49 64
Rents		65 00
Received from all other sources		6 55
Total Income during the year		$20,931 89
Balance of ledger assets December 31, 1882		4,259 50
Total		$25,191 39

II. DISBURSEMENTS DURING 1883.

Losses and claims	$22,896 00	
Balance of claim due	893 00	
Total paid to members		$22,003 00
Salaries and other compensation of officers and other office employes,		1,318 73
Rent		100 50
Printing		5 00

All other items, viz.: Safe, $90; notary's fees and express to Albany, $1.25; overpaid to treasurer in 1882, $25; insurance fees, $11; fees returned to rejected members, $5; total	$132 25
(*Total expense of management*) $1,556.48)	
Disbursements during the year, deducted from above total	$23,559 48
Balance December 31, 1883	$1,631 91

III. INVESTED ASSETS.

Cash in office, $353.17; in bank, $1,278.74; total	$1,631 91

IV. LIABILITIES.

Claims and death losses due	$893 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number
Policies or certificates in force December 31, 1882	1,015
Policies or certificates written during year 1883	38
Total	1,053
Deduct number ceased to be in force during 1883	56
Total policies in force December 31, 1883	997
Losses and claims on policies or certificates unpaid December 31, 1882	8
Losses and claims on policies or certificates incurred during the year 1883,	20
	Amount.
Losses and claims paid during the year	$22,003 00

BOOKBINDERS' PROVIDENT ASSOCIATION No. 2.

No. 23 Park Row, Room 8, New York.

[Organized and commenced business June, 1873.]

WM. H. ORTON, *President.* E. J. CAMPBELL, *Secretary.*

Attorney for service of process in the State of New York, ROBERT RUTTER, 114 East Fourteenth street, New York.

I. INCOME DURING 1883.

Membership fees	$54 70	
Assessments	6,243 60	
Total Income during the year		$6,298 30
Balance of ledger assets December 31, 1882		1,611 50
Total		$7,909 80

II. DISBURSEMENTS DURING 1883.

Losses and claims	$6,362 00
(*Total paid to members* $6,362)	
Medical examiners' fees	60 00
Salaries and other compensation of officers and other office employes	284 25
Rent	35 00
Printing	69 75
All other items, viz.: Postage, $80.77; miscellaneous, $15.33; dues, Insurance Department, $7.50; total	103 60
Disbursements during the year deducted from above total	$6,914 60
Balance December 31, 1883	$995 20

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	643
Policies or certificates written during year 1883	26
Total	669
Deduct number ceased to be in force December 31, 1883	42
Total policies in force December 31, 1883	627

	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	1
Losses and claims on policies or certificates incurred during the year 1883	9

BOOKSELLERS AND STATIONERS' PROVIDENT ASSOCIATION OF THE UNITED STATES.

[Organized August 30, 1879; commenced business May 12, 1879.]

CHARLES T. DILLINGHAM, *President.* J. A. HOLDEN, *Secretary.*

Attorney for service of process in the State of New York, JOSEPH F. VOGELIUS, 29 West Twenty-third street, New York.

I. INCOME DURING 1883.

Membership fees	$403 20	
Assessments	534 60	
Total paid by members		$937 80
Received from all other sources		16 85
Total Income during the year		$954 65
Balance of ledger assets December 31, 1882		506 83
Total		$1,461 48

II. DISBURSEMENTS DURING 1883.

Losses and claims	$1,023 00
Commissions and fees to agents	168 00
Commissions and fees to Secretary	31 60
Blanks and printing	42 75
All other items	45 37
Disbursements during the year, deducted from above total	$1,310 72
Balance December 31, 1883	$150 76

III. INVESTED ASSETS.

Cash in office, $82.56; in bank, $68 20; total	$150 76
Total invested Assets, as per balance	$150 76

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Total Number.	Number in New York
Policies or certificates in force December 31, 1882	390	229
Policies or certificates written during year 1883	192	140
Total	582	369
Deduct number ceased to be in force during 1883	25	14
Total policies in force December 31, 1883	557	355

	Total Number.	Number in New York.
Losses or claims on policies or certificates incurred during the year 1883	2	2
Losses and claims on policies or certificates paid during the year 1883	2	2

BROOKLYN MASONIC MUTUAL RELIEF ASSOCIATION.

No. 9 Willoughby Street, Brooklyn.

[Commenced business March, 1867.]

JOSEPH SHORT, Jr., *President.* GEORGE M. ANDERSON, *Secretary.*

Attorney for service of process in the State of New York, GEORGE M. ANDERSON, No. 9 Willoughby street, Brooklyn.

I. INCOME DURING 1883.

Membership fees	$222 50	
Assessments	31,350 00	
Total paid by members		$31,572 50
Received from all other sources, viz.: Assessments paid in advance, $109; interests on deposit in Dime Savings Bank, $117.04		226 04
Total Income during the year		$31,798 54
Balance of ledger assets December 31, 1882		6,089 04
Total		$37,887 58

II. DISBURSEMENTS DURING 1883.

Losses and claims	$33,130 10
Taxes	13 00
Printing reports	19 75
All other items, viz.: Dues to National Benefit Association, $10; printing new certificates of membership, $70	80 00
(*Total expense of management* $112.75)	
Disbursements during the year, deducted from above total	$33,242 85
Balance December 31, 1883	$4,644 73

III. INVESTED ASSETS.

Cash in bank	$4,644 73

IV. OTHER ASSETS.

Interest due		$51 59
Dues from members for claims not yet assessed	$4,000 00	
Mortuary assessments due and unpaid on memberships in force	1,798 00	
Total due from members		5,798 00
Total of invested and other Assets		$10,494 32

V. LIABILITIES.

Claims and death losses due	$1,264 10	
Claims and death losses not due	1,800 00	
Claims and death losses, assessments not made	4,000 00	
Total policy claims		$7,064 10
National, State or other taxes due		12 00
Total Liabilities		$7,076 10

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	1,219
Policies or certificates written during year 1883	29
Total	1,248
Deduct number ceased to be in force during 1883	141
Total policies in force December 31, 1883	1,107
	Amount.
Losses and claims paid during the year	$33,138 90

BROOKLYN MUTUAL AID ASSOCIATION.

No. 374 Gold Street, Brooklyn, N. Y.

[Commenced business November 1875.]

WM. MADDREN, M. D., *President.* E. J. CAMPBELL, *Secretary.*

Attorney for service of process in the State of New York, WM. MADDREN, M. D., No. 1 Hanson Place, Brooklyn, N. Y.

I. INCOME DURING 1883.

Membership fees	$58 80	
Assessments	988 90	
Total paid by members		$1,047 70
Interest		7,56
Received from consolidation of the Brooklyn Mutual Benefit Association		265 97
Total Income during the year		$1,321 23
Balance of ledger assets December 31, 1882		243 35
Total		$1,564 58

II. DISBURSEMENTS DURING 1883.

Losses and claims	$914 00
(*Total paid to members* $914.00)	
Salaries and other compensation of officers and other office employes	92 70

Rent	$4 00
All other items, viz.: Printing, $38.25; Insurance Department, $2; dues Union Mutual Brooklyn Association, $10.00; miscellaneous, $27.74	77 99
(*Total expense of management*..... $174.69)	
Disbursements during the year, deducted from above total....	$1,088 69
Balance December 31, 1883	$475 89

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	178
Policies or certificates written during year 1883	109
Total	287
Deduct number ceased to be in force during 1883	15
Total policies in force December 31, 1883	272

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	.....	$914 00

BUFFALO MUTUAL ACCIDENT ASSOCIATION.

No. 50 Chapin Block, West Swan Street, Buffalo, N. Y.

[Organized and commenced business April 21, 1883.]

WM. H. SLOCUM, *President.* CHARLES G. READ, *Secretary.*

Attorney for service of process in the State of New York, CHARLES G. READ, 50 Chapin Block, West Swan street, Buffalo, N. Y.

I. INCOME DURING 1883.

Membership fees	$150 40	
Annual dues	90 70	
Assessments	104 30	
Total paid by members		$345 40
Received from all other sources, viz.: Advanced by officers on account of organization		100 00
Total Income during the year		$445 40

II. DISBURSEMENTS DURING 1883.

Losses and claims	$93 85
Commissions and fees to agents	150 40
Advertising, $1.35; printing, $146.50	147 85
All other items, viz.: Postage, $19.03; seal, $7; miscellaneous items, $8.75	34 78
(*Total expense of management*..... $333.03)	
Disbursements during the year, deducted from above total	$426 88
Balance December 31, 1883	$18 52

III. INVESTED ASSETS.

Cash in office	$18 52

IV. OTHER ASSETS.

Dues from members for claims not yet assessed	$39 35	
Total due from members	$39 35	
Deduct cost of collection	4 00	
Net amount due from members		$35 35
All other assets, viz.: Due from members on account of organization,		100 00
Total of invested and other Assets		$153 87

V. LIABILITIES.

Claims and death losses not due	$20 00	
Claims and death losses, assessments not made	33 87	
Total policy claims		$53 87
Due to officers for advances on account of organization		100 00
Total Liabilities		$153 87

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.
Policies or certificates written during year 1883	122
Total	122
Deduct number ceased to be in force during 1883	55
Total policies in force December 31, 1883	67

	Number.
Losses and claims on policies or certificates incurred during the year 1883,	8
Total	8

	Number.
Losses and claims on policies or certificates paid during the year 1883	6

BUFFALO MUTUAL LIFE AND RESERVE ASSOCIATION.

BUFFALO, N. Y.

[Organized and commenced business March 3, 1883.]

M. M. FENNER, *President.* J. W. WOODRUFF, *Secretary.*

Attorney for service of process in the State of New York, J. W. WOODRUFF, No. 40 Court street, Buffalo, N. Y.

I. INCOME DURING 1883.

Membership fees	$8,730 20	
Annual dues	1,613 00	
Medical examiners' fees	934 00	
Total paid by members		$11,277 20
Received from other sources, viz.: Loans		771 05
Total Income during the year		$12,048 25

II. DISBURSEMENTS DURING 1883.

Commissions and fees to agents	$6,028 30
Salaries and traveling expenses of agents	1,157 63
Medical examiners' fees	934 00
Salaries and other compensation of officers and other office employes,	284 00
Rent, $196.75; taxes, $8.50	205 25
Advanced to officers and agents, to be repaid out of salaries or commissions	34 00
Advertising, $6.92; printing, $540.82	547 74
All other items, viz.: Postage, $131.19; furniture, $240.50; books, stationery, $64.94; interest, $28.06; express and telegrams, $6.85; organizing expenses, $244.15; counsel fees, $25; total. (*Total expense of management*..... $9,931.61)	740 69
Disbursements during the year, deducted from above total	$9,931 61
Balance December 31, 1883	$2,116 64

III. INVESTED ASSETS.

Cash in office	$26 30
Agents' ledger balance	2,055 33
Other items: Bills receivable, $35; balance in bank, one cent; total	35 01
Total invested assets, as per balance	$2,116 64

IV. OTHER ASSETS.

Due from members for claims not yet assessed	$1,361 40	
Annual payments or premiums in processs of collection, not yet due,	161 00	
Total due from members	$1,522 40	
Deduct cost of collection	90 00	
Net amount due from members		1,432 40
All other assets, viz.: Furniture and fixtures		240 50
Total of invested or other Assets		$3,789 54

V. LIABILITIES.

Claims and death losses, assessments not made, one	$5,000 00
Due for salaries, rent and office expenses	3,150 75
All other liabilities of the company, viz.: Borrowed money, including $6.30 interest due	773 72
Total Liabilities	$8,924 47

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business.	*Business in New York.*
	Number.	Number.
Policies or certificates written during 1883	1,583	1,309
Losses and claims on policies or certificates incurred during the year 1883	5	5

BUILDERS AND MANUFACTURERS' MUTUAL BENEFIT ASSOCIATION OF AMERICA.

[Organized February 8, 1882; commenced business March, 1882.]

J. E. GATES, *President.* A. J. BICKNELL, *Secretary.*

Attorney for service of process in the State of New York, WILLIAM T. COMSTOCK, 256 West Fifty-fifth street, New York.

I. INCOME DURING 1883.

Membership fees	$322 00	
Annual dues	648 00	
Assessments	176 00	
Medical examiners' fees	46 50	
Total Income during the year		$1,192 50
Balance of ledger assets December 31, 1882		632 00
Total		$1,824 50

II. DISBURSEMENTS DURING 1883.

Commissions and fees to officers and directors		$80 00
Medical examiners' fees		46 50
Salaries and other compensation of officers and other office employes		500 00
Rent		175 00
Advertising, $50.00; printing, $75.00; total		125 00
All other items		90 00
(*Total expense of management*	$1,016.50)	
Disbursements during the year, deducted from above total		$1,016 50
Balance December 31, 1883		$808 00

III. INVESTED ASSETS.

Cash in bank	$808 00

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.
Policies or certificates in force December 31, 1882	188
Policies or certificates written during year 1883	52
Total	240
Deduct number ceased to be in force during 1883	13
Total policies in force December 31, 1883	227

CATHOLIC BENEVOLENT LEGION, SUPREME COUNCIL.

[Organized and commenced business October 12, 1881.]

JOHN C. McGUIRE, *President.* JOHN D. CARROLL, *Secretary.*

Attorney for service of process in the State of New York, JOHN R. KUHN, 26 Court street, Brooklyn, N. Y.

I. INCOME DURING 1883.

Assessments	$19,760 46
Interest	15 17
Received from all other sources, viz.: *Per capita* tax, charter fees, supplies and benefit certificates	3,949 09
Total Income during the year	$23,724 72
Balance of ledger assets December 31, 1882	1,383 99
Total	$25,108 71

II. DISBURSEMENTS DURING 1883.

Losses and claims	$19,686 09
Salaries and other compensation of officers and other office employes	615 00
Rent, $191.66: taxes, $10.00; total	201 66
All other items, viz.: Printing, stationery and supplies	2,408 31
(*Total expense of management* $3,224.97)	
Disbursements during the year deducted from above total	$22,911 06
Balance December 31, 1883	$2,197 65

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	895	682
Policies or certificates written during year 1883	2,145	1,059
Total	3,040	1,741
Deduct number ceased to be in force during 1883	65	47
Total policies in force December 31, 1883	2,975	1,694

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	1	1
Losses and claims on policies or certificates incurred during the year 1883	13	8
Total	14	9

	Number.	Number.
Losses and claims on policies or certificates paid during the year 1883	9	7

CENTRAL NEW YORK ACCIDENT AND RELIEF ASSOCIATION.

ITHACA, N. Y.

[Organized December 15, 1880; commenced business January 6, 1881.]

LEVI KENNEY, *President.* GEORGE V. BENJAMIN, *Secretary.*

Attorney for service of process in the State of New York, O. P. HYDE, No. 43 Pleasant street, Ithaca, N. Y.

I. INCOME DURING 1883.

Membership fees	$725 66	
Annual dues	1,512 42	
Assessments	1,009 33	
Medical examiners' fees	179 00	
Total Income during the year		$3,426 41
Balance of ledger assets December 31, 1882		881 86
Total		$4,308 27

II. DISBURSEMENTS IN 1883.

Losses and claims		$1,514 06
(*Total paid to members* $1,514 06)		
Commissions and fees to agents		664 66
Commissions and fees to officers and directors		98 84
Salaries and traveling expenses of agents		81 50
Medical examiners' fees		179 00
Salaries and other compensation of officers and other office employes		708 16
Rent, $109.94; taxes, $6.00		115 94
Advertising, $48.64; printing, $107.53		156 17
All other items, viz.: Postage, fuel and miscellaneous expenses		119 47
(*Total expense of management* $2,123.74)		
Disbursements during the year, deducted from above total		$3,637 80
Balance December 31, 1883		$670 47

III. INVESTED ASSETS.

Cash in office, $150.84; in bank, $519.63; total	$670 47

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	560
Policies or certificates written during year 1883	180
Total	740
Deduct number ceased to be in force during 1883	40
Total policies in force December 31, 1883	700

	Number
Losses and claims on policies or certificates unpaid December 31, 1882....	4
Losses and claims on policies or certificates incurred during the year 1883..	2
Total.....	6

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883.....	.....	$1,514 06

CHENANGO MUTUAL RELIEF.

OXFORD, N. Y.

[Commenced business August 15, 1881.]

GERRIT H. PERKINS, *President.* CHARLES W. BROWN, *Secretary.*

Attorney for service of process in the State of New York, WM. R. MYGATT, Oxford, N. Y.

I. INCOME DURING 1883.

Membership fees.....	$528 00	
Annual dues.....	339 00	
Assessments.....	130 66	
Total paid by members.....		$997 66
Received from all other sources.....		3 25
Total Income during the year.....		$1,000 91
Balance of ledger assets December 31, 1882.....		363 23
Total.....		$1,364 14

II. DISBURSEMENTS DURING 1883.

Commissions and fees to agents.....	$535 60
Salaries and other compensation of officers and other office employes.....	50 00
Advanced to officers and agents, to be repaid out of salaries or commissions.....	38 68
Advertising, $14.00; printing, $7.50.....	21 50
All other items, viz.: Paid borrowed money, $334,59· miscellaneous expenses, $46.76; total.....	381 35
(*Total expense of management*..... $1,027.13)	
Disbursements during the year deducted from above total.....	$1,027 13
Balance December 31, 1883.....	$337 01

III. INVESTED ASSETS.

Cash in office, $20.10; in bank, $316.91; total.....	$337 01

IV. LIABILITIES.

Due for salaries, rent and office expenses.....	$56 08

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31 1882	147
Policies or certificates written during year 1883	97
Total	244
Deduct number ceased to be in force during 1883	24
Total policies in force December 31, 1883	220

CHOSEN FRIENDS, ORDER OF SUPREME COUNCIL

No. 34 Hubbard Block, Indianapolis, Ind.

[Commenced business May 28, 1879.]

H. H. MORSE, *President.* T. B. LINN, *Secretary.*

Attorney for service of process in the State of New York, CHARLES C. LEEDS, 120 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$6,727 44	
Annual dues	6,215 88	
Assessments	313,939 88	
Medical examiners' fees	2,870 86	
Total paid by members		$329,754 06
Received from all other sources, viz.: Sale of supplies, $3,645.31; borrowed money, $1,000; advances returned, $329.17		4,974 48
Total Income during the year		$334,728 54
Balance of ledger assets December 31, 1882		18,285 51
Total		$353,014 05

II. DISBURSEMENTS DURING 1883.

Losses and claims	$300,000 00
Medical examiners' fees	2,870 86
Salaries and other compensation of officers and other office employes	8,159 84
Rent	226 65
Advertising, $569.50; printing, $614.50	1,184 00
All other items, viz.: Supplies, $4,087.09; current expenses, $6,213.26; mileage and per diem Supreme Council, $2,634.40; executive committee and trustees' meetings, $489.05; loans paid, $1,038.23; litigation, $150; office furniture, $52.53; total	14,664 56
(*Total expense of management* $27.102.91)	
Disbursements during the year deducted from above total	$327,102 91
Balance December 31, 1883	$25,911 14

Invested as follows:

III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company	$2,655 54
Cash in bank	16,239 88
Ledger balances, councils	5,019 75
Other items: Supplies, $988.75; office furniture, $893.83; bills receivable, $113.39; total	1,995 97
Total invested assets, as per balance	$25,911 14

IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force....	$6,805 65
Mortuary assessments not yet due	19,868 36
Annual payments or premiums due and unpaid on memberships in force, *per capita* tax.....	4,787 70
Total of invested and other Assets.....	$57,372 85

V. LIABILITIES.

Claims and death losses due.....	$15,000 00
Claims and death losses not due.....	20,500 00
Claims and death losses resisted.....	3,000 00
To officers or others for advances on account of expenees of organization.....	195 00
All other liabilities of the company, viz.: Money claimed to have been advanced by ex-Supreme Treasurer Emi Kennelly, who has not made a settlement and with whom we are now in litigation..	19,607 58
Total Liabilities.....	$58,302 58

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	13,911	746
Policies or certificates written during year 1883	8,034	604
Total	21,945	1,350
Deduct number ceased to be in force dnring 1883.....	3,446	197
Total policies in force December 31, 1883.....	18,499	1,153

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	25	1
Losses and claims on policies or certificates incurred during the year 1883.....	120	4
Total	145	5

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883..	129	$300,000	4	$8,500

CINCINNATI LIFE ASSOCIATION.

17 Masonic Temple, Cincinnati, Ohio.

[Organized May 29, 1880; commenced business December 15, 1880.]

J. R. BAUMES, *President.* J. H. GRAY, *Secretary.*

Attorney for service of process in the State of New York, J. A. JOHNSON, Ilion, N. Y.

I. INCOME DURING 1883.

Membership fees	$3,283 20	
Annual dues	7,812 72	
Assessments	23,438 28	
Total paid by members		$34,534 20
Received from all other sources		95 00
Total Income during the year		$34,629 20
Balance of ledger assets December 31, 1882		2,996 42
Total		$37,625 62

II. DISBURSEMENTS DURING 1883.

Losses and claims	$21,530 63
Commissions and fees to agents	2,269 55
Salaries and traveling expenses of agents	346 30
Medical examiners' fees	1,096 80
Salaries and other compensation of officers and other office employes,	4,080 20
Rent, $120; taxes, $37.48	157 48
Advertising, $103.23; printing, $193.95	297 18
All other items, viz.: Bills payable, $1,545.89; postage, $365.29; traveling expenses, $78.85; collections, $367.35; interest, $77.24; fixtures, $28.90; other items, $587.15; total	8,050 67
(*Total expense of management* $11,298.18)	
Disbursements during the year deducted from above total	$32,828 81
Balance December 31, 1883	$4,796 81

III. INVESTED ASSETS.

Cash in office, $10.89; in bank, $4,785.92; total	$4,796 81

IV. OTHER ASSETS.

All other assets, viz.: Fixtures, $214.90; agents' balances, $18; total,	232 90
Total of invested and other Assets	$5,029 71

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.
Policies or certificates in force December 31, 1882	1,435
Policies or certificates written during 1883	305
Total	1,740
Deduct number ceased to be in force during 1883	143
Total policies in force December 31, 1883	1,597

	Number.
Losses and claims on policies or certificates incurred during the year 1883	9

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	9	$21,530 63

COMMERCIAL TRAVELERS' ASSOCIATION OF THE STATE OF NEW YORK.

Corner Genesee and Warren Street, Syracuse, N. Y.

[Organized and commenced business December 14, 1872.]

JAMES H. EATON, *President.* J. WILL PAGE, *Secretary.*

Attorney for service of process in the State of New York, JAMES H. EATON, Globe Hotel, Syracuse.

I. INCOME DURING 1883.

Membership fees	$813 00	
Annual dues	12,336 00	
Assessments	163,891 03	
Total paid by members		$177,040 03
Interest		2,713 54
Received from restored members		402 00
Total Income during the year		$180,155 57
Balance of ledger assets December 31, 1882		51,679 63
Total		$231,835 20

II. DISBURSEMENTS DURING 1883.

Losses and claims		$170,000 00
(*Total paid to members*	$170,000)	
Medical examiners' fees		74 50
Salaries and other compensation of officers and other office employes,		5,371 24
Rent and taxes		505 00
All other items, viz.: Postage, fuel, Insurance Department, union of associations and miscellaneous		1,497 65
(*Total expense of management*	$7,448.39)	
Disbursements during the year deducted from above total		$177,448 39
Balance December 31, 1883		$54,386 81

Invested as follows:

III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company	$51,774 67
Cash in bank	2,612 14
Total invested Assets, as per balance	$54,386 81

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	3,087
Policies or certificates written during year 1883	289
Total	3,376
Deduct number ceased to be in force during 1883	185
Total policies in force December 31, 1883	3,191

	Number.
Losses and claims on policies or certificates unpaid December 31, 1882..	2
Losses and claims on policies or certificates incurred during the year 1883,	32
Total	34

	Number
Losses and claims on policies or certificates paid during the year 1883...	34

COMMERCIAL TRAVELERS' MUTUAL ACCIDENT ASSOCIATION OF AMERICA.

No. 238 Genesee Street, Utica, N. Y.

[Organized and commenced business March 20, 1883.]

HENRY D. PIXLEY, *President.* EDWARD TREVVETT, *Secretary.*

Attorney for service of process in the State of New York, HENRY D. PIXLEY, 418 Genesee street, Utica, N. Y.

I. INCOME DURING 1883.

Membership fees	$1,664 00	
Total Income during the year		$1,664 00

II. DISBURSEMENTS DURING 1883.

Losses and claims		$574 78
(*Total paid to members*	$574.78)	
Salaries and traveling expenses of agents		10 74
Medical examiners' fees		12 00
Salaries and other compensation of officers and other office employes,		202 81
Rent		50 00
Advertising, $52.30; printing, $459.45		511 75
All other items, viz.: Postage, $170.76; legal fees, $52.70; miscellaneous items, $51.33; total		274 79
(*Total expense of management*	$1,062.09)	
Disbursements during the year deducted from above total		$1,636 87
Balance December 31, 1883		$27 13

III. INVESTED ASSETS.

Cash in office, $16.10; in bank, $15.33; total	$31 43

IV. LIABILITIES.

Two months' rent	$16 66

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates written during year 1883	416
Deduct number ceased to be in force during 1883	2
Total policies in force December 31, 1883	414

	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1883	8	
Losses and claims on policies or certificates paid during the year 1883	8	$574 78

CO-OPERATIVE LIFE AND ACCIDENT ASSOCIATION OF THE UNITED STATES.

No. 171 Broadway, New York.

[Organized and commenced business May 1, 1882.]

GEORGE W LEWIS, *President.* NIGEL MURRAY, *Secretary.*

Attorney for service of process in the State of New York, CHARLES C. LEEDS, 120 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$1,334 00	
Annual dues	1,184 00	
Assessments	753,50	
Total Income during the year		$3,271 50

II. DISBURSEMENTS DURING 1883.

Losses and claims		$523 25
Commissions and fees to agents		2,518 00
(*Total expense of management*	($2,518.00)	
Disbursements during the year deducted from above total		$3,041 25
Balance December 31, 1883		$230 25

III. INVESTED ASSETS.

Cash in office	$230 25
Agents' ledger balances	2,840 00
Total invested assets, as per balance	$3,070 25

IV. LIABILITIES.

Claims and death losses due	$170 00

V. EXHIBIT OF CERTIFCATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	72	52
Policies or certificates written during year 1883	241	214
Total	313	266
Deduct number ceased to be in force during 1883	35	6
Total policies in force December 31, 1883	278	260

	Number.	Number.
Losses and claims on policies or certificates incurred during the year 1883	6	5

	Number.	Number.
Losses and claims on policies or certificates paid during the year 1883	3	3

COVENANT MUTUAL BENEFIT ASSOCIATION.

ILLINOIS.

[Organized and commenced business January 9, 1877.]

A. W. BERGGREN, *President.* E. F. PHELPS, *Secretary.*

Attorney for service of process in the State of New York, THEODORE M. NICHOLS, Oneida, N. Y.

I. INCOME DURING 1883.

Membership fees	$39,504 87	
Annual dues	32,865 73	
Assessments	236,144 37	
Medical examiners' fees	8,101 00	
Total paid by members		$316,615 97
Interest		1,010 92
Received from all other sources, viz.: Restorations, $4,302.77; previous shortage, $525.71; advance, $33,034.61; total		37,863 09
Total Income during the year		$355,489 98
Balance of ledger assets December 31, 1882		48,887 49
Total		$404,377 47

II. DISBURSEMENTS DURING 1883.

Losses and claims		$234,750 00
Assessments returned to members		37,695 43
(*Total paid to members*	$272,445.43)	
Commissions and fees to agents		22,517 89
Salaries and traveling expenses of superintendent and managers		5,357 26
Medical examiners' fees		8,101 00
Salaries and other compensation of officers and other office employes		11,390 10
Rent, $275.00; taxes, $7.65; total		282 65
Advertising, $113.90; printing, $2,701.50; total		2,815 40
All other items, viz.: Postage, $6,287.29; legal expenses, $1,348.37; type and printing material, $765.60; gas, furniture, annual meetings expenses and other miscellaneous expenses, $2,707.73; total, (*Total expense of management*	$61,573.29)	11,108 99
Disbursements during the year deducted from above total		$334,018 72
Balance December 31, 1883		$70,358 75

III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company	$25,388 57
Cash in bank	41,634 34
Agents' ledger balances	3,335 84
Total invested assets, as per balance	$70,358 75

IV. OTHER ASSETS.

Interest due and accrued		126 40
Market value of bonds and stocks over cost		1,521 43
Dues from members for claims not yet assessed	$25,000 00	
Mortuary assessments not yet due	66,250 00	
Total due from members		91,250 00
All other assets, viz.: Stamps in office, furniture, law books, machines, stationery, etc		4,690 63
Total of invested and other Assets		$167,947 21

V. LIABILITIES.

Claims and death losses, assessments not made	$25,000 00	
Claims and death losses resisted	17,500 00	
Total policy claims		$42,500 00
Losses by suicides and devisees' claims		48,750 00
All other liabilities of the company, viz.: Due members by advance deposit, $7,654.76; due mortuary fund, $3,199.91; total		10,854 67
Total Liabilities		$102,104.67

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	10,469	11
Policies or certificates written during year 1883	5,545	322
Total	16,014	333
Deduct number ceased to be in force during 1883	1,530	55
Total policies in force December 31, 1883	14,484	278

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	17	.....
Losses and claims on policies or certificates incurred during the year 1883	83	1
Total	100	1

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	75	.....
Disposed of by settlement	.....	$234,750 00

DRY GOODS MUTUAL BENEFIT ASSOCIATION.

No. 115 Worth Street, New York.

[Commenced business January 15, 1876.]

A. JUDSON STONE, *President.* P. B. SPOONER, *Secretary.*

Attorney for service of process in the State of New York, PHILIP W. KOPPER, No. 340 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$36 00	
Annual dues	580 90	
Assessments	4,598 00	
Total paid by members		$5,214 90
Interest		94 85
Total Income during the year		$5,309 75
Balance of ledger assets December 31, 1882		2,094 26
Total		$7,404 01

II. DISBURSEMENTS DURING 1883.

Losses and claims		$5,000 00
(Total paid to members	$5,000.00)	
Salaries and other compensation of officers and other office employes,		572 57
Taxes		6 00
Printing		50 10
(Total expense of managment	$628.67)	
Disbursements during the year deducted from above total		$5,628 67
Balance December 31, 1883		$1,775 34

III. INVESTED ASSETS.

Cash in bank	$1,775 34

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	561
Policies or certificates written during year 1883	50
Total	611
Deduct number ceased to be in force December 31, 1883	31
Total policies in force December 31, 1883	580
Losses and claims on policies or certificates unpaid December 31, 1882	1
Losses and claims on policies or certificates incurred during the year 1883,	4
Total	5
Losses and claims on policies or certificates paid during the year 1883	5

EMPIRE ORDER OF MUTUAL AID.

No. 90 Main Street, Lockport, N. Y.

[Organized and commenced business December 11, 1878.]

WILLIAM A. SUTHERLAND, *President.* W. E. JENNEY, *Secretary.*

Attorney for service of process in the State of New York, W. E. JENNEY. No. 90 Main street, Lockport, N. Y.

I. INCOME DURING 1883.

Membership fees	$682 00	
Annual dues and supplies	8,885 65	
Assessments, including interest	156,508 75	
Total Income during the year		$166,076 40
Balance of ledger assets December 31, 1882		7,728 31
Total		$173,804 71

II. DISBURSEMENTS DURING 1883.

Losses and claims		$158,286 10
(Total paid to members	$158,286.10)	
Commissions and fees to officers and directors		2,136 77
State taxes		25 00

Printing	$1,618 60
All other items, viz.: Postage, stationery and miscellaneous expenses	3,506 63
Disbursements during the year deducted from above total	$165,573 10
Balance December 31, 1883	$8,231 61

III. INVESTED ASSETS.

In bank	$8,231 61

IV. LIABILITIES.

Total policy claims	$14,000 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number
Policies or certificates in force December 31, 1882	8,310
Policies or certificates written during year 1883	682
Total	8,992
Deduct number ceased to be in force during 1883	1,190
Total policies in force December 31, 1883	7,802

	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	5
Losses and claims on policies or certificates incurred during the year 1883	81
Total	86

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	79	$158,286 10

EQUITABLE RESERVE FUND LIFE ASSOCIATION.

No. 171 Broadway, New York.

[Organized and commenced business April, 1883.]

HIRAM A. JOHNSON, *President.* O. S. BOGERT, *Secretary.*

Attorney for service of process in the State of New York, SAMUEL FLEISCHMAN, 171 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$2,661 00	
Annual dues	1,304 00	
Total Income during 1883		$3,965 00

II. DISBURSEMENTS DURING 1883.

Assesments returned to members	$790 00
Commissions and fees to agents	2,087 70
Salaries and traveling expenses of agents	50 00
Rent	1 00

Advertising, $6.30; stationery and printing, $350.31	$356 61
All other items, viz.: Type writer, $84.14; legal expenses, $128.30; postage, expressage, etc., $44.92; sundries, $52.82; total	310 18
(*Total expense of management* $2,904.49)	
Disbursements during the year deducted from above total	$3,694 49
Balance December 31, 1883	$270 51

III. INVESTED ASSETS.

Cash in office		$270 51

IV. OTHER ASSETS.

Annual payments or premiums due and unpaid on memberships in force	$2,140 75	
Total due from members	$2,140 75	
Deduct cost of collection	1,498 00	
Total amount due from members		642 75
Total of invested and other Assets		$913 26

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates written during year 1883	302	270
Total	302	270
Deduct number ceased to be in force during 1883	55	55
Total policies in force during 1883	247	215

EQUAL RIGHTS BENEFIT ASSOCIATION

ALBANY, N. Y.

[Organized and commenced business March 1, 1883.

HENRY KELLY, *President.* S. P. SIMMONS, *Secretary.*

Attorney for service of process in the State of New York, FRANCIS H. WOODS, 116 State street, Albany, N. Y.

I. INCOME DURING 1883.

Membership fees	$141 00	
Annual dues	168 00	
Assessments	162 00	
Total paid by members		$471 00
Rents		74 00
Total Income during the year		$545 00

II. DISBURSEMENTS DURING 1883.

Losses and claims	$102 00
(*Total paid to members* $102.00)	
Salaries and traveling expenses of agents	61 50
Rent	108 33

Advertising, $27.80; printing, $48	$75 80
All other items	153 76
(*Total expense of management* $399.39)	
Disbursements during the year deducted from above total	$501 39
Balance December 31, 1883	$43 61

III. INVESTED ASSETS.

Cash in office	$43 61

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates written during 1882	265
Deduct number ceased to be in force during 1883	8
Total policies in force December 31, 1883	257

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	2	$102 00

EQUITABLE ACCIDENT ASSOCIATION OF BINGHAMTON.

96 COURT STREET, BINGHAMTON.

[Organized and commenced business October 4, 1883.]

JOHN ANDERSON, *President.* JAMES B. ARNOLD, *Secretary.*

Attorney for service of process in the State of New York, GEORGE F. LYON, 83 Court street, Binghamton, N. Y.

I. INCOME DURING 1883.

Membership fees	$346 00	
Total paid by members		$346 00
Received from all other sources, viz.: Advanced by directors for organization		1,000 00
Total Income during the year		$1,346 00

II. DISBURSEMENTS DURING 1883.

Commissions and fees to agents	$135 10
Salaries and traveling expenses of agents	102 20
Salaries and other compensation of officers and other office employes,	11 50
Rent	53 00
Advertising, $41.46; printing, $355.70	397 16
All other items, viz.: Furniture and fixtures, $339.99; office expenses, $24.57; legal expenses, $50; postage, $4; total	418 56
(*Total expense of management* $1,117.52)	
Disbursements during the year deducted from above total	$1,117 52
Balance December 31, 1883	$228 48

III. INVESTED ASSETS.

Cash in office, $78.25; in bank, $150.23; total	$228 48

IV. OTHER ASSETS.

Furniture, fixtures and supplies	$600 00
Total of invested and other Assets	$828 48

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates written during year 1883	139
Total policies in force December 31, 1883	139

EQUITABLE AID UNION.

PENNSYLVANIA.

[Organized March 22, 1879; commenced business April 25, 1879.]

D. A. DEWEY, *President.* W. H. MUZZY, *Secretary.*

Attorney for service of process in the State of New York, C. G. MAPLES, Main street, Mayville, N. Y.

I. INCOME DURING 1883.

Membership fees	$2,353 00	
Annual dues	7,388 66	
Assessments	205,434 35	
Benefit certificate fees	1,508 70	
Medical examiners' fees	677 21	
Total paid by members		$217,361 92
Received from all other sources, viz.: Supplies furnished subordinate unions, $4,367.45; miscellaneous, $361.31		4,728 76
Total Income during the year		$222,090 68
Balance of ledger assets December 31, 1882		7,250 93
Total		$229,341 61

II. DISBURSEMENTS DURING 1883.

Losses and claims	$204,650 00
Assessments returned to members	21 22
(*Total paid to members* $204,671.22)	
Salaries and traveling expenses of agents	129 50
Salaries and other compensation of officers and other office employes,	8,001 83
Rent, $187.50; taxes, $30	217 50
Advertising, $281.25; printing and supplies, $3,913.91	4,195 16
All other items, viz: Postage, $1,025.24; express charges, freight and fuel, $230.40; attorneys' fees and insurance, $475; total	1,730 64
(*Total expense of management* $14,274.63)	
Disbursements during the year deducted from above total	$218,945 85
Balance December 31, 1882	$10,395 76

III. EXHIBIT CERTIFICATES OR POLICIES.

Total busines — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	13,025	7,013
Policies or certificates written during year 1883	2,438	902
Total	15,473	7,915
Deduct number ceased to be in force during 1883	1,929	550
Total policies in force December 31, 1883	13,544	7,365

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	15	8
Losses and claims on policies or certificates incurred during the year 1883	116	63
Total	131	71

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	105	$204,650	57	$105,790

EXPRESSMEN'S MUTUAL BENEFIT ASSOCIATION.

ELMIRA, N. Y.

[Commenced business January 12, 1869.]

S. M. SHOEMAKER, *President.* SUTHERLAND DE WITT, *Secretary.*

Attorney for service of process in the State of New York, THOMAS G. WALLIS, Elmira, N. Y.

I. INCOME DURING 1883.

Membership fees	$220 70	
Assessments	85,863 00	
Total paid by members		$86,083 70
Received from all other sources		3,650 00
Total Income during the year		$89,733 70
Balance of ledger assets December 31, 1882		3,300 05
Total		$93,033 75

II. DISBURSEMENTS DURING 1883.

Losses and claims		$84,000 00
(*Total paid to members*	$84,000)	
Commissions and fees to agents		2,322 97
Traveling expenses of manager		10 75
Medical examiners' fees		106 50
Salaries and other compensation of officers and other office employes		600 00
Taxes		25 00

Printing	$385 50
All other items	125 00
(*Total expense of management* $3,575.72)	
Disbursements during the year deducted from above total	$87,575 72
Balance December 31, 1883	$5,458 03

III. INVESTED ASSETS.

Cash in office	$5,458 03

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York

	Number.	Number
Policies or certificates in force December 31, 1882	3,273	938
Policies or certificates written during year 1883	270	84
Total	3,543	1,022
Deduct number ceased to be in force during 1883	212	60
Total policies in force December 31, 1883	3,331	962
Losses and claims on policies or certificates incurred during the year 1883	51	.....

	Number.	Amount.	Number.
Losses and claims on policies or certificates paid during the year 1883	51	$84,000	13

FIDELITY MUTUAL AID ASSOCIATION.

PHILADELPHIA, PA.

[Commenced business January 1, 1879.]

L. G. FOUSE, *President.* W. S. CAMPBELL, *Secretary.*

Attorney for service of process in the State of New York, W. S. CAMPBELL, 908 Chestnut street, Philadelphia, Pa.

I. INCOME DURING 1883.

Annual dues	$33,747 75	
Assessments	60,156 96	
Total paid by members		$93,904 71
Interest		814 75
Received from all other sources, viz.: Fifteen per cent on death losses paid, $8,436.22; sundries, $235.36; limited policies, $1.850.74,		10,522 32
Total Income during the year		$105,241 78
Balance of ledger assets December 31, 1883		25,706 09
Total		$130,947 87

II. DISBURSEMENTS DURING 1883.

Losses and claims	$56,710 20
Assessments returned to members and settlement of claims	1,401 26
(*Total paid to members* $58,111.46)	
Commissions and fees to agents	14,745 63
Salaries and traveling expenses of agents	9,053 74
Medical examiners' fees	148 75
Salaries and other compensation of officers and other office employes,	7,656 67

Rent	$790 00
Advertising and printing	4,950 08
All other items, viz.: Collecting mortuary fund, $3,765.17; attorneys' fees, $1,510; State license, $998.86; furniture, $435.40; total	6,709 43
(*Total expense of management*..... 44,054.30)	
Disbursements during the year deducted from above total	$102,165 76
Balance December 31, 1883	$28,782 11

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value	$2,000 00
Loans secured by mortgages on real estate, first liens	7,000 00
Stocks and bonds owned absolutely by the company	5,503 50
Cash in office, $140.78; in bank, $5,647.48; total	5,788 26
Agents' ledger balances	5,404 00
Other items: Furniture and fixtures, $1,350; due by the Blair County Company, $1,736.35; total	3,086 35
Total invested assets, as per balance	$28,782 11

IV. OTHER ASSETS.

Market value of bonds and stocks over cost		121 50
Due from members for claims not yet assessed	$16,500 00	
Annual payments or premiums due and unpaid on memberships in force	562 50	
Total due from members		17,062 50
All other assets, viz.: Discredited claims		2,500 00
Total of invested and other Assets		$48,466 11

V. LIABILITIES.

Claims and death losses not due	$14,000 00	
Claims and death losses resisted	3,000 00	
Total policy claims		$17,000 00
Due for salaries, rent and office expenses		192 00
All other liabilities of the company, viz.: Reserve on limited policies, $3,468.90; policies commuted and paid up, $628.62; total		4,097 52
Total Liabilities		$21,289 52

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	3,455	35
Policies or certificates written during 1883	829	34
Total	4,284	69
Deduct number ceased to be in force during 1883	1,357	10
Total policies in force December 31, 1883	2,927	59

	Number.
Losses and claims on policies or certificates unpaid December 31, 1882,	6
Losses or claims on policies or certificates incurred during the year 1883,	23
Total	29

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	22	$58,968 70

FISHERMEN'S MUTUAL BENEFIT ASSOCIATION.

FULTON FISH MARKET, NEW YORK CITY.

[Organized and commenced business February, 1873.]

GEORGE H. CASE, *President.* GEORGE T. MOON, *Secretary*

Attorney for service of process in the State of New York, Z. S. CROOKER, 346 East Fifty-eighth street, New York.

I. INCOME DURING 1883.

Membership fees	$600 00	
Reinstatement fees	13 00	
Assessments	2,532 60	
Total paid by members		$3,145 60
Interest		20 80
Total Income during the year		$3,166 40
Balance of ledger assets December 31, 1882		836 43
Total		$4,002 83

II. DISBURSEMENTS DURING 1883.

Losses and claims		$2,808 00
(*Total paid to members*	$2,808.00)	
Advertising and printing		49 84
All other items, viz.: State tax		4 00
(*Total expense of management*	$53.84)	
Disbursements during the year deducted from above total		$2,861 84
Balance December 31, 1883		$1,140 99

III. INVESTED ASSETS.

Cash in office, $604.88; in bank, $536.11; total	$1,140 99

ENDOWMENT FUND, ANCIENT ORDER OF FORESTERS.

No. 505 CHESTNUT STREET, PHILADELPHIA, PA.

[Commenced business October 1, 1876.]

RICHARD DAVIS, *President.* E. M. McMURTRY, *Secretary.*

Attorney for the service of process in the State of New York, J. F. McINTYRE, 170 Broadway, New York.

I. INCOME DURING 1883.

Annual dues	$2,008 46	
Assessments	28,282 76	
Total Income during the year		$30,291 22
Balance of ledger assets December 31, 1882		209 93
Total		$30,501 15

II. DISBURSEMENTS DURING 1883.

Assessments returned to members		$28,000 00
(*Total paid to members*..... $28,000.00)		
Salaries and other compensation of officers and other office employes,		700 00
Advertising and printing		227 15
All other items, viz.: Postage, stationery, books and sundries.....		507 19
(*Total expense of management*..... $1,434.34)		
Disbursements during the year deducted from above total		$29,434 34
Balance December 31, 1883		$1,066 81

III. INVESTED ASSETS.

Cash in bank	$1,066 81

IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force...	$379 72	
Mortuary assessments not yet due	1,810 00	
Total due from members	$2,189 72	
Net amount due from members		2,189 72
Total of invested or other Assets		$3,256 53

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	1,966	373
Policies or certificates written during year 1883	806	95
Total	2,772	468
Deduct number ceased to be in force during 1883	509	42
Total policies in force December 31, 1883	2,263	426
Losses and claims on policies or certificates incurred during the year 1883	30	6

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883.....	30	$28,000 00	6	$6,500 00

ENDOWMENT FUND OF THE GRAND LODGE OF THE UNITED STATES I. O. F. S. OF ISRAEL.

27 Second Avenue, New York.

[Instituted March 5, 1871.]

ISAAC HAMBURGER, *President.* H. J. GOLDSMITH, *Secretary.*

I. INCOME DURING 1883.

Assessments	$85,995 66	
Total Income during the year		$85,995 66
Balance of net or ledger assets December 31, 1882		1,441 48
Total		$87,437 14

II. DISBURSEMENTS DURING 1883.

Assessments returned to members	$85,000 00
To Insurance Department	25 00
Counsel fees	80 00
Postage stamps	52 06
Salaries and other compensation of officers and other office employes,	500 00
Printing	33 25
All other items, viz.: $110.00; express charges, $3.39; documents, $6.00; total	119 39
(*Total expense of management* $809.70)	
Disbursements during the year deducted from above total	$85,809 70
Balance December 31, 1883	$1,627 44

III. INVESTED ASSETS.

Cash in bank	$1,627 44

IV. LIABILITIES.

Claims and death losses resisted, three — deposited in bank	$3,000 00

FRIENDS OF HUMANITY (BENEVOLENT ORDER OF), SOVEREIGN GRAND COUNCIL.

No. 72 Rivington Street, New York.

[Organized December 21, 1881; commenced business January 4, 1882.]

MORITZ ELLINGER, *President.* LEOPOLD GOLDSCHMIEDT, *Secretary.*

Attorney for service of process in the State of New York, EDGAR WHITLOCKE, No. 291 Broadway, New York.

I. INCOME DURING 1883

Benefit certificates	$338 00	
Annual dues, per capita tax	300 50	
Total paid by members		$638 50
Received from sale of supplies, jewels and sundries		1,507 89
Total Income during the year		$2,146 39
Balance of ledger assets December 31, 1882		24 84
Total		$2,171 23

II. DISBURSEMENTS DURING 1883.

Commissions and fees to deputies	$950 00
Salaries and other compensation of officers and other office employes,	100 00
Rent	225 00
Printing	225 00
All other items, viz.: Postage and stationery, sundries, $501.56; expenses of annual session, $144; total	645 56
(*Total expense of management* $2,145.56)	
Disbursements during the year deducted from above total	$2,145 56
Balance December 31, 1883	$25 67

III. INVESTED ASSETS.

Cash in office	$25 67

IV. OTHER ASSETS.

Mortuary assessments not yet due	1,025 00
All other assets, viz.: Per capita tax on 514 members, $514; merchandise and jewels, $2,113; due from subordinate councils, $718.15; total	3,345 88
Total of invested and other Assets	$4,395 88

V. LIABILITIES.

Ledger balances	$1,277 85

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.	Amount.
Policies or certificates in force December 31, 1882	255	$180 00
Policies or certificates written during year 1883	306	202 00
Total	561	$382 00
Deduct number ceased to be in force during 1883	87	82 00
Total policies in force in December 31, 1883	474	$300 00

GERMAN MASONIC MUTUAL RELIEF ASSOCIATION.

No. 196½ Chrystie Street, New York.

[Organized March 6, 1878; commenced business January 20, 1878.]

GUSTAV LOUTER, *President.* HERRMANN CONRAD, *Secretary.*

Attorney for service of process in the State of New York, HERMAN SCHROETER, No. 58 East Fourth street, New York.

I. INCOME DURING 1883.

Membership fees	$49 50	
Assessments	2,954 90	
Total paid by members		$3,004 40
Received interest from savings banks		18 36
Total Income during the year		$3,022 76
Balance of ledger assets December 31, 1882		550 98
Total		$3,573 74

II. DISBURSEMENTS DURING 1883.

Losses and claims	$3,007 00
(*Total paid to members* $3,007.00)	
Salaries and other compensation of officers and other office employes,	87 50
Advertising, $7.50; printing, $72.50	80 00
All other items, viz.: Postage, $69.71; law expenses, $6; book, $1; insurance tax, $3; total	79 71
(*Total expenses of management* $247.21)	
Disbursements during the year deducted from above total	$3,254 21
Balance December 31, 1883	$319 53

III. INVESTED ASSETS.

Cash in hands of treasurer, $95.76; in bank, $223.77; total	$319 53

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York

	Number.
Policies or certificates in force December 31, 1882	300
Policies or certificates written during year 1883	16
Total	316
Deduct number ceased to be in force during 1883	28
Total policies in force December 31, 1883	288

	Number.
Losses and claims on policies or certificates incurred during the year 1883,	10

	Number.	Amount.
Losses or claims on policies or certificates paid during the year 1883	10	$3,007 00

GOLDEN CHAIN SUPREME LODGE, ORDER OF.

No. 75 West Fayette Street, Baltimore, Md.

[Organized and commenced business December 22, 1881.]

C. C BITTING, *Supreme Commander.* A. STANLEY WIER, *Secretary.*

[Attorney for service of process in the State of New York, W. A. MARBLE. 207 East 138th street, New York.

I. INCOME DURING 1883.

Membership fees	$1,280 00	
Annual dues	1,215 25	
Assessments	3,793 84	
Received from all other sources, viz	557 10	
Total Income during the year		$6,846 19
Balance of ledger assets December 31, 1882		492 21
Total		$7,338 40

II. DISBURSEMENTS DURING 1883.

Total paid to members	$3,547 64
Rent	48 00
All other items, viz.: Supplies, postage, etc	2,334 90
Disbursements during the year, deducted from above total	$5,930 54
Balance December 31, 1883	$1,407 86

III. INVESTED ASSETS.

Cash in office	$1,407 86

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates written during year 1883	1,749	26

GOLD AND STOCK LIFE INSURANCE ASSOCIATION.

No. 197 Broadway, New York.

[Organized and commenced business January 16, 1878.]

CHARLES S. H. SMALL, *President.* TIMOTHY J. SULLIVAN, *Secretary.*

Attorney for service of process in the State of New York, CHARLES S. H. SMALL, No. 197 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$5 50	
Annual dues	88 35	
Assessments	666 15	
Total paid by members		$760 00
Total Income during the year		$760 00
Balance of ledger assets December 31, 1882		230 20
Total		$990 20

II. DISBURSEMENTS DURING 1883.

Losses and claims		$625 00
(*Total paid to members*	$625.00)	
Advertising and printing		16 62
All other items		3 00
(*Total expenses of management*	$19.62)	
Disbursements during the year deducted from above total		$644 62
Balance December 31, 1883		$345 58

III. INVESTED ASSETS.

Cash in office, $135.88; in bank, $210; total	$345 58

IV. OTHER SSETS.

Due from members for claims not yet assessed	$654 00	
Mortuary assessments due and unpaid on memberships in force	763 00	
Total due from members	$1,417 00	
Net amount due from members		$1,417 00
Total of invested and other Assets		$1,417 00

V. LIABILITIES

Losses due and unpaid	$575 00	
Claims and death losses, assessments not made	600 00	
Total policy claims		$1,175 00
Total Liabilities		$1,176 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	119
Policies or certificates written during year 1883	11
Total	130
Deduct number ceased to be in force during 1883	21
Total policies in force December 31, 1883	109

	Number.
Losses and claims on policies or certificates incurred during the year 1883..	2

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	2	$625 00

GOOD TEMPLARS' MUTUAL BENEFIT ASSOCIATION OF THE STATE OF NEW YORK.

No. 89 Alexander Street, Rochester, N. Y.

[Organized and commenced business January 23, 1883.]

W. MARTIN JONES, *President.* GEORGE T. FISH, *Secretary.*

Attorney for service of process in the State of New York, C. A. KEELER, Nos. 2, 3, and 4 Osburn House Block, Rochester, N. Y.

I. INCOME DURING 1883.

Membership fees	$190 00	
Assessments in advance	67 45	
Medical examiners' fees	28 00	
Total paid by members		$285 45
Received from all other sources, viz.: Advanced by the secretary..		23 45
Total Income during the year		$308 90

II. DISBURSEMENTS DURING 1883.

Commissions and fees to agents	$88 00
Commissions and fees to officers and directors	74 00
Medical examiners' fees	32 20
Printing	10 05
All other items	37 20
(*Total expense of management* $241.45)	
Disbursements during the year deducted from above total	$241 45
Balance December 31, 1883	$67 45

III. INVESTED ASSETS.

Cash in office	$67 45

IV. LIABILITIES.

Borrowed money	$23 45
National, State or other taxes due	1 00
Officers for advances of expenses of organization	217 99
Total Liabilities	$242 44

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates written during year 1883	51

GRAND TEMPLE, TEMPLARS OF LIBERTY OF AMERICA.

No. 412 WEST TWENTY-NINTH STREET, NEW YORK.

[Commenced business July 2, 1883.]

GEORGE W. PALMER, *President.* HENRY MORROW, *Secretary.*

Attorney for service of process in the State of New York, HENRY MORROW. 412 West Twenty-ninth street, New York.

I. INCOME DURING 1883.

Membership fees	$69 30	
Assessments	454 77	
Total paid by members		$524 07
Received from all other sources, viz.: Charter fees and supplies to subordinate temples		137 89
Total Income during the year		$661 96

II. DISBURSEMENTS DURING 1883.

Losses and claims	$303 18
All other items, viz.: Blanks and printing, $19.00; paraphernalia, $50.00; stationery and postage, $13.38; miscellaneous, $20.36; total	102 74
(*Total expense of management* $102.74)	
Disbursements during the year deducted from above total	$405 92
Balance December 31, 1883	$256 04

III. INVESTED ASSETS.

Cash in office	$256 04

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates written during year 1883	324	259
Deduct number ceased to be in force during 1883	26	25
Total policies in force December 31, 1883	298	234
Losses and claims on policies or certificates incurred during the year 1883	.....	1
Losses and claims on policies or certificates paid during the year 1883	2	1

HOME BENEFIT ASSOCIATION.

New York.

[Organized November 4, 1881; commenced business January 30, 1882.]

WILLIAM K. McCLEES, *President.* A. S. BROWNELL, *Secretary.*

Attorney for service of process in the State of New York, HAL BELL, 239 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$609 90	
Annual dues	9,601 05	
Assessments	31,921 95	
Medical examiners' fees	38 00	
Total paid by members		$42,170 90
Received from all other sources, viz.: Advances by officers		550 00
Total Income during the year		$42,720 90
Balance of ledger assets December 31, 1882		2,749 84
Total		$45,470 74

II. DISBURSEMENTS DURING 1883.

Losses and claims	$32,591 35
(*Total paid to members* $32,591.35)	
Commissions and fees to agents	699 00
Commissions and fees to officers and directors	8,470 05
Medical examiners' fees	38 00
Salaries and other compensation of officers and other office employes	373 25
Rent	340 00
Advertising, $21.00; printing, $264.75; total	285 75
All other items, viz.: Postage, furniture and miscellaneous	665 83
Disbursements during the year deducted from above total	$43,463 23
Balance December 31, 1883	$2,007 51

Invested as follows:

III. INVESTED ASSETS.

Cash in office, $41.71; in bank, $1,515.60; total	$1,557 31
Agents' ledger balances	450 20
Total invested assets, as per balance	$2,007 51

IV. OTHER ASSETS.

Rents due and accrued		$120 00
Dues from members for claims not yet assessed	$5,000 00	
Mortuary assessments due and unpaid on memberships in force	672 35	
Annual payments or premiums due and unpaid on memberships in force	995 00	
Total due from members	$6,667 35	
Deduct cost of collection	900 00	
Net amount due from members		5,767 35
All other assets, viz.: Office furniture, books and miscellaneous		750 00
Total of invested and other Assets		$8,644 86

V. LIABILITIES.

Claims and death losses, assessments not made	$5,000 00	
Total policy claims		$5,000 00
Borrowed money		550 00
Total Liabilities		$5,550 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	896	36
Policies and certificates written during year 1883	1,239	154
Total	2,135	190
Deduct number ceased to be in force during 1883	358	13
Total policies in force December 31, 1883	1,777	177

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	2	.....
Losses and claims on policies or certificates incurred during the year 1883	9	4
Total	11	4

	Number.	Number.
Losses and claims on policies or certificates paid during the year 1883	10	3

HOME BENEFIT SOCIETY.

New York.

[Organized November 4, 1881; commenced business February 14, 1882.]

JOHN F. H. KING, *President.* GEORGE W. GODWARD, *Secretary.*

Attorney for service of process in the State of New York, ROYAL S. CRANE, 26 Broad street, New York.

I. INCOME DURING 1883.

Membership fees	$12,572 00	
Annual dues	3,682 10	
Assessments	14,040 66	
Total paid by members		$30,294 76
Total Income during the year		$30,294 76
Balance of ledger assets December 31, 1882		850 00
Total		$31,144 76

II. DISBURSEMENTS DURING 1883.

Losses and claims		$13,683 02
Assessments returned to members		342 50
(*Total paid to members*	$14,025.52)	
Commissions and fees to agents		8,269 50
Commissions and fees to officers and directors		63 50
Salaries and traveling expenses of agents		1,037 70

Medical examiners' fees	$103 50
Salaries and other compensation of officers and other office employes,	2,334 15
Rent	829 96
Advanced to officers and agents, to be repaid out of salaries or commissions	293 36
Advertising, $277.74; printing, $1,042.95	1,320 69
All other items, viz.: Postage, $777.10; furniture, licenses and lawyers' fees, $694.74; paid organization expenses and sundries, $659.79; total	2,131 63
(*Total expense of management* $16,383.99)	
Disbursements during the year deducted from above total	$30,409 51
Balance December 31, 1883	$735 25

III. INVESTED ASSETS.

Cash in office, $374.45; in bank, $360.80; total	$735 25

IV. LIABILITIES.

To officers for advance	$1,200 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	1,193	875
Policies or certificates written during year 1883	1,133	269
Total	2,326	1,144
Deduct number ceased to be in force during 1883	382	21
Total policies in force December 31, 1883	1,944	1,123
Losses and claims on policies or certificates incurred during the year 1883	302	49

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	302	$13,683 02	49	$4,058 96

HOME MUTUAL AID ASSOCIATION.

BOSTON, MASS.

[Organized April 30, 1880; commenced business May 17, 1880.]

CHAS W. SHERBURNE, *President.* HORATIO G. NUTTER, *Secretary.*

Attorney for service of process in the State of New York, H. W. RIDDELL, Windsor Hotel, New York.

I. INCOME DURING 1883.

Membership fees	$6,337 00	
Annual dues	6,104 75	
Assessments	78,138 60	
Total paid by members		$90,580 35
Interest		91 50
Total Income during the year		$90,671 85
Balance of ledger assets December 31, 1882		7,537 81
Total		$98,209 66

II. DISBURSEMENTS DURING 1883.

Losses and claims	$81,000 00
(*Total paid to members.* $81,000.00)	
Commissions and fees to agents	4,813 25
Medical directors' fees, salaries and other compensation of officers and other office employes	4,483 90
Rent	437 55
Advertising, $410.59; printing, $861.94	1,272 53
All other items, viz.: Postage, $585.94; stationery, $141.18; taxes, sundries and office furniture, $513.92; total	1,241 04
(*Total expense of management.* $12,248.27)	
Disbursements during the year deducted from above total	$93,248 27
Balance December 31, 1883	$4,961 39

III. INVESTED ASSETS.

Cash in office, $1,475.89; in bank, $3,254.70; total	$4,730 59
Agents' ledger balances	230 80
Total invested assets, as per balance	$4,961 39

IV. LIABILITIES.

Claims and death losses not due	$2,000 00
Claims and death losses, assessments not made	13,000 00
Total Liabilities	$15,000 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	2,039	120
Policies or certificates written during year 1883	498	9
Total	2,537	129
Deduct number ceased to be in force during 1883	399	28
Total policies in force December 31, 1883	2,138	101
Losses and claims on policies or certificates unpaid December 31, 1882	4	.....
Losses and claims on policies or certificates incurred during the year 1883	19	2
Total	23	2
Losses and claims on policies or certificates paid during the year 1883	19	2

HOME PROVIDENT SAFETY FUND ASSOCIATION OF NEW YORK.

89 Liberty Street, New York.

[Commenced business October 22, 1880.]

FREDERICK H. SMITH, Jr., *Vice-President.* GEORGE GRETSINGER, *Assistant Secretary.*

Attorney for service of process in the State of New York, N. DENISON MORGAN, 45 Lafayette place, New York.

I. INCOME DURING 1883.

Annual dues	$5,434 55	
Assessments and assessment expenses	4,069 89	
Admission fees	4,912 00	
Total paid by members		$14,416 44
Interest		24 80
Rents		12 50
Received from all other sources		654 13
Total Income during the year		$15,107 87
Balance of ledger assets December 31, 1882		4,273 10
Total		$19,380 97

II. DISBURSEMENTS DURING 1883.

Losses and claims		$3,559 81
(*Total paid to members*	$3,559.81)	
Commissions and fees to agents		7,096 86
Medical examiners' fees		281 40
Salaries and other compensation of officers and other office employes,		434 00
Rent		360 00
Advanced to officers and agents, to be repaid out of salaries or commissions		654 13
Advertising, blanks and printing		410 59
All other items		196 45
(*Total expense of management*	$9,433.43)	
Disbursements during the year deducted from above total		$12,993 24
Balance December 31, 1883		$6,387 73

Invested as follows:

III. INVESTED ASSETS.

Stocks and Bonds owned absolutely by the Company.

	Cost value.	Market value.	
United States bonds	$3,070 00	$3,090 00	$3,070 00
Cash in office, $275.45; in bank, $1,853.62; total			2,129 07
Agents' ledger balances			654 13
Other items			534 53
Total invested assets, as per balance			$6,387 73

IV. OTHER ASSETS.

Interest due and accrued	90 00
Net amount due from members	5,000 00
Total of invested and other Assets	$11,477 73

V. LIABILITIES.

Claims and death losses not due	$484 31	
Claims and death losses, assessments not made	5,000 00	
Total policy claims		$5,484 31
Borrowed money		654 13
Total Liabilities		$6,138 44

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.	Amount.
Policies or certificates in force December 31, 1882	607	$607,000
Policies or certificates written during year 1883	1,059	1,059,000
Total	1,666	$1,666,000
Deduct number ceased to be in force during 1883	101	101,000
Total policies in force December 31, 1883	1,565	$1,565,000

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1882	4	$4,000
Losses and claims on policies or certificates incurred during the year 1883	8	8,000
Total	12	$12,000

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	.....	$3,559 81

INSURANCE CLERKS' MUTUAL BENEFIT ASSOCIATION.

No. 156 Broadway, New York.

[Organized and commenced business May 25, 1872.]

GEORGE T. PATTERSON, Jr., *President.* CHARLES E. SHADE, *Secretary.*

Attorney for service of process in the State of New York, E. ROWELL, No. 55 Liberty street, New York.

I. INCOME DURING 1883.

Membership fees	$67 00	
Annual dues	1,779 50	
Assessments	7,126 80	
Total paid by members		$8,973 30
Interest		600 00
Total Income during the year		$9,573 30
Balance of ledger assets December 31, 1882		17,090 31
Total		$26,663 61

II. DISBURSEMENTS DURING 1883.

Losses and claims		$7,000 00
(Total paid to members	$7,000.00)	
Medical examiners' fees		58 50
Salary clerk		809 94
Advertising, $18; printing, $121.15		139 15
All other items		23 72
(Total expense of management	$1,031.31)	
Disbursements during the year deducted from above total		$8,031 31
Balance December 31, 1883		$18,632 30

Invested as follows:

III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company	$12,295 01
Cash in office, $152.60; in bank, $6,184.69; total	6,337 29
Total invested assets, as per balance	$18,632 30

IV. OTHER ASSETS.

Market value of bonds and stocks over cost		704 99
Dues from members for claims, not yet assessed	$976 00	
Mortuary assessments due and unpaid on memberships in force	747 00	
Annual dues unpaid on memberships in force	102 00	
Total due from members	$1,825 00	
Net amount due from members		1,825 40
Total of invested and other Assets		$21,162 69

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	631
Policies or certificates written during year 1883	12
Total	643
Deduct number ceased to be in force during 1883	30
Total policies in force December 31, 1883	613

	Number.
Losses and claims on policies or certificates incurred during the year 1883	7

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	7	$7,000 00

JAMESTOWN ACCIDENTAL ASSOCIATION.

No. 8 West First Street, Jamestown, N. Y.

[Commenced business August 9, 1883.]

JOHN T. WILSON, *President.* EDWIN A. BROOKS, *Secretary.*

Attorney for service of process in the State of New York, E. GREEN, Jr., 52 Maine street, Jamestown, N. Y.

I. INCOME DURING 1883.

Membership fees	$678 00	
Annual dues	117 00	
Assessments	252 30	
Total Income during the year		$1,047 30

II. DISBURSEMENTS DURING 1883.

Losses and claims		$210 16
(*Total paid to members* $210.16)		
Commissions and fees to agents		678 00
Advertising, $4.88; printing, $54.50		59 38
All other items, viz.: Postage, $5.58; stationery, $7.54; seal, $4.30; postal cards, $8.75; miscellaneous expenses, $31.45; total		57 62
(*Total expense of management* $795.00)		
Disbursements during the year deducted from above total		$1,005 16
Balance December 31, 1883		$42 14

III. INVESTED ASSETS.

In bank	$42 14

IV. LIABILITIES.

Claims and death losses due	$15 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.
Policies or certificates written during the year 1883	226	.....	220
Losses and claims on policies or certificates incurred during the year 1883	13	.....	13
Losses and claims on policies or certificates paid during the year 1883	13	$210 16	13

JEWELERS' LEAGUE OF THE CITY OF NEW YORK.

No. 61 Nassau Street, New York.

[Organized November 24, 1877; commenced business June, 1877.]

GILBERT T. WOGLOM, *President.* WM. L. SEXTON, *Secretary.*

Attorney for service of process in the State of New York, GILBERT T. WOGLOM, No. 34 John street, New York.

I. INCOME DURING 1883.

Membership fees	$2,025 00	
Assessments	23,960 00	
Total paid by members		$25,985 00
Interest		131 71
Received from all other sources		2 00
Total Income during the year		$26,118 71
Balance of ledger assets December 31, 1882		7,462 67
Total		$33,581 38

II. DISBURSEMENTS DURING 1883.

Losses and claims	$20,892 50
Salaries and other compensation of officers and other office employes,	1,379 77
Rent	337 00
Printing	666 64
All other items, viz.: Postage, $327.15; Insurance Department, $25.00; Union of Mutual Benefit, $81.17; sundry expenses, $74.41; P. O. box, $16.00; stenographer, $10.00; total	533 73
(*Total expense of management* ..... $2,917.14)	
Disbursements during the year deducted from above total	$23,809 64
Balance December 31, 1883	$9,771 74

III. INVESTED ASSETS.

Bond owned absolutely by the company	$50 00
Cash in office, $24.40; in bank, $9,747.34; total	9,771 74
Total invested Assets, as per balance	$9,821 74

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	2,344
Policies or certificates written during year 1883	681
Total	3,025
Deduct number ceased to be in force during 1883	20
Total policies in force December 31, 1883	3,005

KNICKERBOCKER MUTUAL BENEFIT ASSOCIATION.

No. 10 Furman Street, Brooklyn, N. Y.

[Commenced business July 29, 1880.]

RICHARD P. DEAN, *President.* FRANK BAISELEY, *Secretary.*

Attorney for service of process in the State of New York, LITTUS O. REEVE, 203 Keap street, Brooklyn.

I. INCOME DURING 1883.

Membership fees	$75 80	
Assessments	4,200 95	
Total paid by members		$4,276 75
Interest		11 18
Received from members reinstated		3 30
Total Income during the year		$4,291 23
Balance of ledger assets December 31, 1882		687 08
Total		$4,978 31

II. DISBURSEMENTS DURING 1883.

Losses and claims		$3,902 00
(*Total paid to members* $3,902.00)		
Salaries and other compensation of officers and other office employes,		120 00
Taxes		5 00
Advertising, printing, etc		200 05
Rent of camp chairs for annual meeting		4 00
(*Total expense of management* $329.05)		
Disbursements during the year deducted from above total		$4,231 05
Balance December 31, 1883		$747 26

III. INVESTED ASSETS.

Cash in bank	$747 26

KNIGHTS OF COLUMBIA.

Rondout, N. Y.

[Commenced business October, 1881.]

JULIUS P. MORGAN, *President.* D. J. AUCHMOODY, *Secretary.*

Attorney for service of process in the State of New York, D. J. AUCHMOODY, 18 and 20 Union avenue, Rondout.

I. INCOME DURING 1883.

Annual dues from lodges	$30 75	
Assessments	249 00	
Medical examiners' fees	31 25	
Total paid by lodges		$311 00

Received from all other sources, viz.: Benefit certificates, $72.50; supplies, $212.53	$285 03
Total Income during the year	$596 03
Balance of ledger assets December 31, 1882	30 60
Total	$626 63

II. DISBURSEMENTS DURING 1883.

Losses and claims	$240 50
(*Total paid to members* $240.50)	
Traveling expenses of officers	48 74
Medical examiners' fees	13 00
Printing	185 92
All other items, viz.: Badges and seals, $49.00; postage and stationery, $50.35; total	99 35
(*Total expense of management* $347.01)	
Disbursements during the year deducting from above total	$587 51
Balance December 31, 1883	$39 12

III. INVESTED ASSETS.

Cash in office	$39 12

IV. OTHER ASSETS.

Due from members for claims not yet assessed	$171 50	
Net amount due from members		171 50
Books, blanks and supplies		606 00
Total of invested and other Assets		$816 62

V. LIABILITIES.

Death losses, assessments not made	$70 00
Borrowed money	150 00
Total Liabilities	$220 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	97	45
Policies or certificates written during year 1883	164	143
Total	261	188
Deduct number ceased to be in force during 1883	41	8
Total policies in force December 31, 1883	220	180

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	1	1
Losses and claims on policies or certificates incurred during the year 1883	11	9

KNIGHTS OF HONOR, SUPREME COUNCIL.

LOUISVILLE, KY.

[Commenced business January 1, 1874.]

R. H. COCHRAN, *President.* B. F. NELSON, *Secretary.*

Attorney for service of process in the State of New York, AUGUST HOELZLE, 260 West Thirty-sixth street, New York, N. Y.

I. INCOME DURING 1883.

Annual dues	$32,835 87	
Assessments	2,856,617 11	
Total paid by members		$2,889,452 98
Interest		3,544 35
Supplies		9,639 58
Received from all other sources, viz.: Benefit certificates, $8.404.51; sale of United States bonds, $10,175.84; fines, etc.; total		22,859 08
Total Income during the year		$2,925,495 99
Balance of ledger assets December 31, 1882		191,235 24
Total		$3,116,731 23

II. DISBURSEMENTS DURING 1883.

Losses and claims on orders issued during 1883		$2,837,000 00
Losses and claims on orders of 1882 outstanding, as per last report		191,000 00
Assessments returned to members		765 80
(*Total paid to members* $3,028,765.80)		
Mileage and per diem		20,137 30
Rent and fuel		1,258 55
Postage		4,392 24
Expressage and telegrams		471 58
Salaries of officers and other office employes		18,776 63
Stationery		323 51
Attorneys fees and court costs		1,371 30
General expenses		7,313 00
Supplies		7,689 92
All other items, viz.: Fines, $336.30; office furniture, $227.61; miscellaneous, $472.43; total		1,036 34
(*Total expense of management* $62,770.37)		
Disbursements during the year deducted from above total		$3,091,536 17
Balance December 31, 1883		$25,195 06

III. INVESTED ASSETS.

Cash in bank	$25,195 06

IV. OTHER ASSETS.

Dues from members on back assessments	$16,688 99	
Mortuary assessments due and unpaid on memberships in force	189,379 27	
Total due from members		206,068 26
All other assets, viz.: Furniture, $2,977.60; dues, $1,926.25; due from deputy, $50.00; suspense account, $1,527.41; due from subordinate lodges, $5.99; total		6,487 25
Total of invested and other Assets		$237,750 57

V. LIABILITIES.

Claims and death losses due	$50,000 00
Claims and death losses not due	84,000 00
Claims and death losses resisted	8,000 00
Due from grand lodges	49 69
Due for supplies	63 00
Total Liabilities	$142,112 69

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	125,526	13,922
Policies or certificates written during year 1883	12,776	1,710
Total	138,302	15,632
Deduct number ceased to be in force during 1883	9,993	781
Total policies in force December 31, 1883	128,309	14,851

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	163	12
Losses and claims on policies or certificates incurred during the year 1883	1,427	197
Total	1,590	209
Losses and claims on policies or certificates paid during the year 1883	1 523	204

KNIGHTS OF PYTHIAS, ENDOWMENT RANK OF THE ORDER OF.

No. 11 Journal Building, Indianapolis, Ind.

[Organized October 5, 1875; commenced business November 1, 1877.]

JOHN P. LINTON, *President.* JOHN B. STUMPH, *Secretary.*

Attorney for service of process in the State of New York, JOHN C. NOTT, No. 50 State street, Albany, N. Y.

I. INCOME DURING 1883.

Membership fees	$4,535 00	
Assessments	540,656 60	
Total paid by members		$545,191 60
Received from supplies furnished and clearance cards to members,		422 25
Total Income during the year		$545,613 85
Balance of ledger assets December 31, 1882		8,037 34
Total		$553,651 19

II. DISBURSEMENTS DURING 1883.

Losses and claims		$534,381 00
Assessments returned to members		112 00
(*Total paid to members*	$534,493.00)	
Salaries and other compensation of officers and other office employes,		7,735 00
Rent, $400; taxes, $25		425 00
Printing		1,579 28
All other items, viz.: Supplies, $5,329.17; office expenses, $1,456.10; expenses Supreme Lodge officers, $900.78; attorneys' fees, costs, etc., in contested cases, $33; total		7,719 05
(*Total expense of management*	$17,458.33)	
Disbursements during the year deducted from above total		$551,951 33
Balance December 31, 1883		$1,699 86

III. INVESTED ASSETS.

Cash in bank	$1,699 86

IV. OTHER ASSETS.

Dues from members for claims not yet assessed	$47,264 00	
Mortuary assessments due and unpaid on memberships in force	9,841 00	
Mortuary assessments not yet due	25,981 00	
Net amount due from members		83,086 00
Office furniture, fixtures and supplies		1,106 00
Total of invested or other Assets		$84,192 00

V. LIABILITIES.

Claims and death losses	$10,759 00	
Claims and death losses not due	51,000 00	
Claims and death losses, assessments not made	23,000 00	
Total policy claims		$84,759 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	26,848	1,935
Policies or certificates written during year 1883	2,634	241
Total	29,482	2,176
Deduct number ceased to be in force during 1883	2,505	131
Total policies in force December 31, 1883	26,977	2,045

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	58	10
Losses and claims on policies or certificates incurred during the year 1883	342	25
Total	400	35

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	344	$534,381 00	33	$45,709 00

KNIGHTS OF ST. JOHN AND MALTA, CHAPTER GENERAL OF AMERICA.

31 White Building, Syracuse, N. Y.

[Commenced business March 12, 1883.]

JAMES E. HENDERSON, *President.* WM. E. AYRES, *Secretary.*

Attorney for service of process in the State of New York, WILLIAM E. AYRES, Onondaga Bank Building, Syracuse, N. Y.

I. INCOME DURING 1883.

Membership fees	$60 50	
Annual dues	106 50	
Assessments	138 74	
Medical examiners' fees	60 50	
Total paid by members		$366 24
Received from all other sources, viz.: Charter fees, sale of supplies,		610 95
Total Income during the year		$977 19

II. DISBURSEMENTS DURING 1883.

Losses and claims		$100 00
(*Total paid to members* $100.00)		
Commissions and fees to agents		365 00
Salaries and traveling expenses of agents		54 62
Medical examiners' fees		9 00
Salaries and other compensation of officers and other office employes		23 69
Rent		67 00
Advertising, $22.50; printing, $51.56		74 06
All other items, viz.: Counsel fees, $50.00; office expenses, $125.65; total		175 65
(*Total expense of management* $769.02)		
Disbursements during the year deducted from above total		$869 02
Balance December 31, 1883		$108 17

Invested as follows:

III. INVESTED ASSETS.

Cash in office		$108 17
Agents' ledger balances		150 00
Other items; Printed matter, $50.00; furniture and fixtures, $36.00; total		86 00
Total invested assets, as per balance		$344 17

IV. OTHER ASSETS.

Dues from members for claims not yet assessed	$125 50	
Mortuary assessments not yet due	138 37	
Annual payments or premiums due and unpaid on memberships in force	36 50	
Total due from members	$300 37	
Net amount due from members		300 37
Total of invested and other Assets		$644 54

V. LIABILITIES.

Claims and death losses, assessments not made	$125 50
Due for salaries	66 31
All other liabilities of the company, viz.: Printing, $164.75; Grand Examiner's fees, $51.50; total	216 25
To officers for advances on account of expenses of organization	75 00
Total Liabilities	$483 06

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates written during year 1883	124
Deduct number ceased to be in force during 1883	2
Total policies in force December 31, 1883	122

	Number.
Losses and claims on policies or certificates incurred during the year 1883,	2

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	1	$100 00

KNIGHTS TEMPLAR AND MASONIC MUTUAL AID ASSOCIATION.

No. 23½ Third Street, Cincinnati, Ohio.

[Organized October 10, 1877; commenced business January 1, 1878.]

E. T. CARSON, *President.* CHARLES BROWN, *Secretary.*

Attorney for service of process in the State of New York, WILLIAM E. FITCH, 328 South Pearl street, Albany, N. Y.

I. INCOME DURING 1883.

Membership fees	$3,183 20	
Assessments	175,206 65	
Total paid by members		$178,389 85
Interest		2,669 79
Total Income during the year		$181,059 64
Balance of ledger assets December 31, 1882		51,436 33
Total		$232,495 97

II. DISBURSEMENTS DURING 1883.

Losses and claims	$131,060 50
Commissions and fees to agents	2,424 71
Salaries and traveling expenses of agents	155 00
Medical examiners' fees	825 50
Salaries and other compensation of officers and other office employes	5,405 77
Rent, $360.00; taxes, $30.00; total	390 00

Advertising and printing	$624 49
All other items, viz.: Postage, $1,350.90; trustees, $446.80; office expenses, $311.75; collections, $2,032.44; legal fees, $100.40; total,	4,242 29
(Total expense of management $14,067.76)	
Disbursements during the year deducted from above total	$145,128 26
Balance December 31, 1883	$87,367 71

Invested as follows:

III. INVESTED ASSETS.

Collateral loans	$84,900 00
Cash in office, $357.22; in bank, $2,365.84; total	2,723 06
Total invested assets, as per balance	$87,623 06

IV. OTHER ASSETS.

Interest due and accrued		156 34
Mortuary assessments due and unpaid on memberships in force	$200 00	
Mortuary assessments not yet due, since collected	12,000 00	
Total due from members	$12,200 00	
Deduct cost of collection	125 00	
Net amount due from members		12,075 00
All other assets, viz.: Office furniture and fixtures, $173.75; dues from collectors, $394.56; total		568 31
Total of invested and other Assets		$100,422 71

V. LIABILITIES.

Claims and death losses not due	$10,000 00
Total Liabilities	$10,000 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.
Policies or certificates in force December 31, 1882	4,291
Policies or certificates written during year 1883	429
Total	4,720
Deduct number ceased to be in force during 1883	321
Total policies in force December 31, 1883	4,399

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	9	2
Losses and claims on policies or certificates incurred during the year 1883	28	8
Total	37	10

	Number.	Amount.	Number.	Amount.
Loses and claims on policies or certificates paid during the year 1883	35	$135,000	9	$39,000

LEGION OF JUSTICE.

No. 2094 Lexington Avenue, New York.

[Organized and commenced business May 1, 1883.]

C. M. VAN DERVOORT, *President.* SARAH E. DAVIS, *Secretary.*

Attorney for service of process in the State of New York, CHARLES R. W. DAVIS, 2094 Lexington avenue, New York.

I. INCOME DURING 1883.

Membership fees	$313 20	
Annual dues	104 75	
Assessments	1,115 03	
Medical examiners' fees	80 00	
Total paid by members		$1,612 98
Loan		1,000 00
Received from all other sources, viz.: Merchandise, etc.		104 75
Total Income during the year		$2,717 73

II. DISBURSEMENTS DURING 1883.

Losses and claims	$1,077 28
Commissions and fees to agents	150 00
Medical examiners' fees	80 00
Salaries and other compensation of officers and other office employes	383 33
Printing	532 99
All other items, viz.: Postage, supplies, expenses for charter, etc.	190 91
(*Total expense of management* $1,337.23)	
Disbursements during the year, deducted from above total	$2,414 51
Balance December 31, 1883	$303 22

III. INVESTED ASSETS.

Cash in bank	$303 22

IV. OTHER ASSETS.

Due from members for claims not yet assessed	$211 23
Mortuary assessments not yet due	206 03
Total of invested and other Assets	$720 48

V. LIABILITIES.

Claims and death losses due	$417 26
Due for salaries, rent and office expenses	66 67
Borrowed money with accrued interest	1,029 16
Supplies	120 00
Total Liabilities	$1,633 09

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates written during year 1882	224
Deduct policies ceased to be in force during 1883	42
Total policies in force December 31, 1883	182

	Number.
Losses and claims on policies or certificates incurred during the year 1883,	4

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	2	$3,500 00

MASONIC ASSURANCE ASSOCIATION OF THE CITY OF NEW YORK.

No. 841 Broadway, New York.

[Commenced business June 17, 1879.]

CHRISTIAN J. THOMS, *President.* FREDERICK W. HERRING, *Secretary.*

Attorney for service of process in the State of New York, CHARLES E. CODDINGTON, 23 Nassau street, New York.

I. INCOME DURING 1883.

Membership fees	$80 00	
Assessments	4,273 10	
Total paid by members		$4,353 10
Interest		13 22
Total Income during the year		$4,366 32
Balance of net or ledger assets December 31, 1882		527 62
Total		$4,693 94

II. DISBURSEMENTS DURING 1883.

Losses and claims	$3,094 00
Salaries and other compensation of officers and other office employes,	224 00
Rent, $10; taxes, $5	15 00
Printing	66 25
All other items, viz.: Amount due treasurer last report, $5.35; postage and office expenses, $116.24: blank book, $1.60; total	123 19
(*Total expense of management* $428.44)	
Disbursements during the year, deducted from above total	$3,522 44

III. INVESTED ASSETS.

Cash in treasurer's hands, $830.66; in bank, $340.84; total	$1,171 50

IV. LIABILITIES.

Claims and death losses due	$889 00

V. EXIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	433
Policies or certificates written during year 1883	41
Total	474
Deduct number ceased to be in force during 1883	30
Total policies in force December 31, 1883	444

	Amount.
Losses and claims on policies or certificates paid during the year 1883	$3,094 00

MASONIC GUILD AND MUTUAL BENEFIT ASSOCIATION.

New York.

[Organized and commenced business September, 1879.]

JOHN W. SIMONS, *President.* FRANK L. STOWELL, *Secretary.*

Attorney for service of process in the State of New York, HENRY C. BANKS, 192 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$2,357 44	
Annual dues	1,097 00	
Assessments	13,057 32	
Medical examiners' fees	196 00	
Total paid by members		$16,707 76
Received from all other sources		626 00
Total Income during the year		$17,333 76
Balance of ledger assets December 31, 1882		1,144 90
Total		$18,478 66

II. DISBURSEMENTS DURING 1883.

Losses and claims	$9,851 73
Losses and claims on accidental assessment	706 27
(*Total paid to members* $10,558,00)	
Commissions and fees to agents	1,947 17
Medical examiners' fees	196 00
Salaries and other compensation of officers and other office employes,	1,589 00
Rent, $504 ; taxes, $10	514 00
Advanced to officers and agents, to be repaid out of salaries or commissions	864 26
Advertising, $21.74 ; printing, $235.80	257 54
All other items, viz.: Bills receivable, $229.37 ; postage, etc., $225.65 ; total	455 02
(*Total expense of management* $5,822.99)	
Disbursements during the year deducted from above total	$16,380 99
Balance December 31, 1883	$2,097 67

III. INVESTED ASSETS.

Cash in office, $415.40 ; in bank, $1,682.27; total	$2,097 67
Total invested Assets, as per balance	$2,097 67

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	989
Policies or certificates written during year 1883	196
Total	1,185
Deduct number ceased to be in force during 1883	109
Total policies in force December 31, 1883	1,076

MASONIC LIFE ASSOCIATION OF WESTERN NEW YORK.

No. 162 Pearl Street, Buffalo, N. Y.

[Organized December 9, 1872; commenced business December 14, 1872.]

JAMES McCREDIE, *President.* STEPHEN M. EVRY, *Secretary*

Attorney for service of process in the State of New York, DAVID F. DAY, Buffalo, N. Y.

I. INCOME DURING 1883.

Membership fees	$128 00	
Annual dues	73,341 70	
Total paid by members		$73,469 70
Interest		722 07
Total Income during the year		$74,191 77
Balance of ledger assets December 31, 1882		21,932 86
Total		$96,124 63

II. DISBURSEMENTS DURING 1883.

Losses and claims		$69,994 00
(*Total paid to members*	$69,994.00)	
Commissions and fees to agents		95 00
Medical examiners' fees		1,450 00
Rent, $200; taxes, $21		221 00
Printing		350 30
Postage		588 77
(*Total expense of management*	$2,705.07)	
Disbursements during the year deducted from above total		$72,699 07
Balance December 31, 1883		$23,425 56

III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens	$8,500 00
Cash in bank	14,925 56
Total invested Assets, as per balance	$23,425 56

MASONIC AND MINISTERIAL RELIEF ASSOCIATION.

CHATHAM, COLUMBIA COUNTY, N. Y.

[Organized and commenced business September 13, 1872.]

EDGAR BALIS, *President.* GEORGE McCLELLAN, *Secretary.*

Attorney for service of process in the State of New York, H. W. McCLELLAN, Chatham, N. Y.

I. INCOME DURING 1883.

Membership fees	$380 00	
Annual dues and reinstatements	2,282 91	
Assessments	9,046 52	
Total paid by members		$11,709 43
Interest		262 75
Received from all other sources, viz.: Advance benefits and pay returned		386 93
Total Income during the year		$12,359 11
Balance of ledger assets December 31, 1882		8,702 57
Total		$21,061 68

II. DISBURSEMENTS DURING 1883.

Losses and claims	$9,099 00
Assessments returned to members	169 66
(*Total paid to members*..... $9,268.66)	
Commissions and fees to agents	380 00
Commissions and fees to officers and directors	492 26
Salaries and traveling expenses of agents	486 90
Medical examiners' fees	11 25
Salaries and other compensation of officers and other office employes,	141 61
Rent, $40.00; taxes, $93.44; total	133 44
Printing	31 95
All other items, viz.: postage, $30.75; costs in suit and expenses, $459.37; safe, $177.00; miscellaneous, $13.75; total	680 87
(*Total expense of management* ..... $2,358.28)	
Disbursements during the year deducted from above total	$11,626 94
Balance December 31, 1883	$9,434 74

Invested as follows:

III. INVESTED ASSETS.

Loans secured by mortgage on real estate, first liens	$4,000 00
Loans on policies or certificates as collateral	3,685 97
Cash in bank	1,748 77
Total invested Assets, as per balance	$9,434 74

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	611
Policies or certificates written during year 1883	38
Total	649
Deduct number ceased to be in force during 1883	144
Total policies in force December 31, 1883	505

MASONIC MUTUAL LIFE ASSOCIATION OF OHIO.

CLEVELAND, OHIO.

[Organized and commenced business August 1, 1883.]

F. W. PELTON, *President.* FRED. A. MORSE, *Secretary.*

Attorney for service of process in the State of New York, JOHN J. MARTIN, No. 100 Clinton avenue, Albany, N. Y.

I. INCOME DURING 1883.

Membership fees	$1,823 00	
Assessments	714 60	
Medical examiners' fees	395 00	
Total paid by members		$2,932 60
Received from all other sources		2,000 00
Total Income during the year		$4,932 60

II. DISBURSEMENTS DURING 1883.

Commissions and fees paid to agents	$1,456 00
Traveling expenses of managers	42 70
Medical examiners' fees	395 00
Salaries and other compensation of officers and other office employes	742 50
Rent	87 00
Printing	390 10
All other items, viz.: Postage, $60.73; office furniture, $262.74; miscellaneous expenses, $136.84: total	460 31
(*Total expense of management* $3,573.61)	
Disbursements during the year deducted from above total	$3,573 61
Balance December 31, 1883	$1,358 99

III. INVESTED ASSETS.

Cash in office, $1.06; in bank, $1,357.93; total	$1,358 99

IV. OTHER ASSETS.

Payments or premiums in process of collection	$701 60	
Deduct cost of collection	7 02	
Net amount due from members		$694 58
All other assets, viz.: Office furniture, safe, etc.		262 74
Total of invested and other Assets		$2,316 31

V. LIABILITIES.

Due for salaries, rent and office expenses	$125 00
All other liabilities of the company, viz.: Borrowed money, including interest due or accrued	2,040 83
Total Liabilities	$2,165 83

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates written during year 1883	230	22
Deduct number ceased to be in force during 1883	2	.....
Total policies in force December 31, 1883	228	22

MASSACHUSETTS BENEFIT ASSOCIATION.

BOSTON, MASS.

[Organized and commenced business October 13, 1879.]

WM. A. SIMMONS, *President.* GEORGE A. LITCHFIELD, *Secretary.*

Attorney for service of process in the State of New York, GEORGE E. CURTIS, 92 Tribune Building, New York City.

I. INCOME DURING 1883.

Membership fees	$39,385 40	
Annual dues	27,230 00	
Assessments	220,316 75	
Medical examiners' fees	4,490 00	
Total paid by members		$291,422 15
Interest		677 90
Rewriting certificates, etc.		51 25
Total Income during the year		$292,151 30
Balance of ledger assets December 31, 1882		39,206 97
Total		$331,358 27

II. DISBURSEMENTS DURING 1883.

Losses and claims		$191,000 00
(*Total paid to members* $191,000.00)		
Commissions and fees to agents		53,227 85
Traveling expenses of agents		134 05
Medical examiners' fees		5,457 22
Salaries and other compensation of officers and other office employes,		4,355 90
Rent, $449.98; taxes, $100		549 98
Advanced to agents, to be repaid out of future commissions		762 45
Advertising, $1,643.22; printing, $1,787.27		3,430 49
All other items, viz.: Office fixtures and sundries, $831.07; postage and legal fees, $2,070.56; total		2,901 63
(*Total expense of management* $70,819.57)		
Disbursements during the year deducted from above total		$261,819 57
Balance December 31, 1883		$69,538 70

III. INVESTED ASSETS.

Cash in office, $184.41; in bank, $68,199.59; total	$68,384 00
Agents' ledger balance	1,154 70
Total invested Assets, as per balance	$69,538 70

IV. LIABILITIES.

Claims and death losses not due	$23,000 00
Claims and death losses resisted	15,000 00
Total policy claims	$38,000 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number
Policies or certificates in force December 31, 1882	7,381	871
Policies or certificates written during year 1883	2,245	440
Total	9,626	1,311
Deduct number ceased to be in force during 1883	543	94
Total policies in force December 31, 1883	9,083	1,217

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1883	3	.....
Losses and claims on policies or certificates incurred during the year 1883	62	6
Total	65	6

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	55	$191,000	6	$24,000

MERCANTILE BENEFIT ASSOCIATION OF NEW YORK.

No. 319 Broadway, New York.

[Organized and commenced business May 1, 1877.]

JOSEPH W. CONGDON, *President.* RUSSELL P. HOYT, *Secretary.*

Attorney for service of process in the State of New York, ABEL CROOK, 93 Nassau street, New York.

I. INCOME DURING 1883.

Membership fees	$1,140 00	
Class A	955 00	
Assessments	102,434 00	
Class A	955 00	
Total paid by members		$105,534 00
Interest on bonds		1,725 00
Received from all other sources, viz.: Class A, proportion of office expenses		92 39
Total Income during the year		$107,351 39
Balance of ledger Assets December 31, 1882		41,995 54
Total		$149,346 93

II. DISBURSEMENTS DURING THE YEAR.

Losses and claims	$55,000 00
Class A, regular membership	110 00
Assessments returned to rejected applicants	447 00
(*Total paid to members and rejected applicants*..... $55,557.00)	
Medical examiners' fees — re-examinations, $11.00; Class A, $18.00,	29 00
Salaries and other compensation of officers and other office employes	5,181 70
Class A	95 50
Rent, $760.00; taxes, $19.00	779 00
Advertising	668 50
All other items viz: Postage, stationery, office sundries and incidentals	1,499 59
Class A	209 39
(*Total expense of management*..... $8,457.68)	
Disbursements during the year deducted from above total	$64,014 68
Balance December 31, 1883	$85,332 25

Invested as follows :

III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company		$70,606 42
Cash in bank		14,725 83
Total invested assets, as per balance		$85,332 25

IV. OTHER ASSETS.

Market value of bonds and stocks over cost		2,382 08
Mortuary assessments not yet due	$2,495 00	
Total due from members	2,495 00	
Deduct cost of collection	124 75	
Net amount due from members		2,370 25
Total of invested and other Assets		$90,084 58

V. LIABILITY.

Insurance tax	$20 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number
Policies or certificates in force December 31, 1882	1,835
Policies or certificates written during year 1883	362
Total	2,197
Deduct number ceased to be in force during 1883	52
Total policies in force December 31, 1883	2,145
Losses and claims on policies or certificates incurred during the year 1883	11

	Amount.
Losses and claims on policies or certificates paid during the year 1882	$55,000 00

MERCANTILE MUTUAL ACCIDENT ASSOCIATION.

No. 18 Post-Office Square, Boston, Mass.

[Organized January 4, 1881; commenced business January 24, 1881.]

CHARLES W. SHERBURNE, *President.* HORATIO G. NUTTER, *Secretary.*

Attorney for service of process in the State of New York, H. W. RIDDELL, Windsor Hotel, New York.

I. INCOME DURING 1883.

Membership fees	$2,107 00	
Annual dues	465 25	
Assessments	3,884 00	
Total Income during the year		$6,456 25
Balance of ledger assets December 31, 1882		252 14
Total		$6,708 39

II. DISBURSEMENTS DURING 1883.

Losses and claims		$3,684 40
(*Total paid to members*	$3,684.40)	
Commissions and fees to agents		1,503 50
Medical examiners' fees		87 00
Salaries and other compensation of officers and other office employes,		200 00
Advertising, $56.20; printing, $316.10		372 30
All other items, viz.: Postage, $77.00; stationery, $32.92; rent and sundries, $216.22; total		326 14
(*Total expense of management*	$2,489.54)	
Disbursements during the year deducted from above total		$6,173 94
Balance December 31, 1883		$534 45

III. INVESTED ASSETS.

Cash in office, $24,334.00; in bank, $291.11; total	$534 45

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	444	20
Policies or certificates written during the year 1883	767	6
Total	1,211	26
Deduct number ceased to be in force during 1883	163	6
Total policies in force December 31, 1883	1,048	20

MERCANTILE MUTUAL ACCIDENT SOCIETY.

52 State Street, Albany, N. Y.

[Organized March 5, 1881; commenced business April 1, 1881.]

AZRO A. NICHOLS, *President.* WILLIAM C. HICKOX, *Secretary.*

Attorney for service of process in the State of New York, WILLIAM C. HICKOX, 207 Hamilton street, Albany, N. Y.

I. INCOME DURING 1883.

Membership fees	$2,151 00	
Annual dues	714 00	
Assessments	3,701 00	
Total Income during the year		$6,566 00
Balance of ledger assets December 31, 1882		977 61
Total		$7,543 61

II. DISBURSEMENTS DURING 1883.

Losses and claims		$3,113 99
(*Total paid to members*	$3,113.99)	
Commissions and fees to agents		2,151 00
Commissions and fees to collectors		63 10
Medical examiners' fees		44 50
Salaries and other compensation of officers and other office employes		1,450 00
Rent		84 00

Advertising, $5.00; printing, $129.35; total		$134 35
All other items, viz.: Gas, coal, stationery, insurance, etc.; total		89 10
(*Total expense of management*	$4,016.05)	
Disbursements during the year deducted from above total		$7,130 04
Balance December 31, 1883		$413 57

III. INVESTED ASSETS.

Cash in bank	$403 57

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.
Policies or certificates in force December 31, 1882	784
Policies or certificates written during year 1883	787
Total	1,571
Deduct number ceased to be in force during 1883	621
Total policies in force December 31, 1883	950

MOHAWK VALLEY MASONIC LIFE ASSOCIATION.

ILION, N. Y.

[Organized and commenced business April 10, 1876.]

PHILO REMINGTON, *President.* J. P. OGDEN, *Secretary.*

Attorney for service of process in the State of New York, J. P. OGDEN, Ilion, N. Y.

I. INCOME DURING 1883.

Membership fees	$10 00	
Assessments	399 30	
Total paid by members		$409 30
Interest		42 48
Received from all other sources		3 30
Total Income during the year		$455 08
Balance of ledger assets December 31, 1882		1,329 43
Total		$1,784 51

II. DISBURSEMENTS DURING 1883.

Losses and claims		$386 00
(*Total paid to members*	$386.00)	
Salaries and other compensation of officers and other office employes,		30 00
Rent		10 00
All other items		3 25
(*Total expense of management*	$43.25)	
Disbursements during the year deducted from above total		$429 25
Balance December 31, 1883		$1,355 26

III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company	$1,041 87
Cash in office, $15.39; in bank, $167.00; total	182 39
Other items	131 00
Total invested Assets, as per balance	$1,355 26

IV. OTHER ASSETS.

Market value of bonds and stocks over cost	$148 13

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	192
Policies or certificates written during year 1883	10
Total	202
Deduct number ceased to be in force during 1883	23
Total policies in force December 31, 1883	179

	Number.
Losses and claims on policies or certificates incurred during the year 1883,	2

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	2	$386 00

MUTUAL AID AND ACCIDENT ASSOCIATION.

(Class "A.")

Rochester, N. Y.

[Organized August 10, 1880; commenced business September, 1880.]

BURT VAN HORN, *President.* D. J. WOODWORTH, *Secretary.*

Attorney for service of process in the State of New York, GEORGE RAINES, Savings' Bank Building, Rochester, N. Y.

I. INCOME DURING 1883.

Membership fees	$4,400 00	
Annual dues	4,430 50	
Assessments	18,802 30	
Medical examiners' fees	880 00	
Total Income during the year		$28,512 80
Balance of ledger assets December 31, 1882		2,256 04
Total		$30,768 84

II. DISBURSEMENTS DURING 1883.

Losses and claims	$19,855 35
Assessments returned to members	13 95
(*Total paid to members* $19,869.30)	
Commissions and fees to agents	4,400 00
Commissions and fees to local secretaries	862 76

Salaries and traveling expenses of agents	$1,116 00
Medical examiners' fees	880 00
Salaries and other compensation of officers and other office employes	1,241 30
Rent	122 94
Printing	360 26
All other items, viz. : Miscellaneous expenses, $438.78; office furniture, $37.64: filing report, $12.50; investigation, $19.09; total. (*Total expense of management* $9,491.27)	508 01
Disbursements during the year deducted from above total	$29,360 57
Balance December 31, 1883	$1,408 27

Invested as follows:

III. INVESTED ASSETS.

Cash in office, $730.59; in bank, $635.38; total	$1,365 97
Agents' ledger balances	42 30
Office furniture	200 00
Total invested Assets, as per balance	$1,608 27

IV. OTHER ASSETS.

Dues from members for claims not yet assessed	$2,000 00	
Mortuary assessments due and unpaid on memberships in force	4,535 90	
Mortuary assessments not yet due	2,700 00	
Annual payments or premiums due and unpaid on memberships in force	1,560 00	
Total due from members	$7,795 90	
Deduct cost of collection	300 00	
Net amount due from members		$7,495 90
Total of invested and other Assets		$9,104 17

V. LIABILITIES.

Claims and death losses not due	$2,672 80
Claims and death losses, assessments not made	2,000 00
All other liabilities of the company	115 00
Total Liabilities	$4,787 80

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	1,705
Policies or certificates written during year 1883	945
Total	2,650
Deduct number ceased to be in force during 1883	544
Total policies in force December 31, 1883	2,106

	Number.
Losses and claims on policies or certificates unpaid December 31, 1882.	1
Losses and claims on policies or certificates incurred during the year 1882,	16
Total	17

	Number.
Losses and claims on policies or certificates paid during the year 1883	16

MUTUAL AID AND ACCIDENT ASSOCIATION.

(Class "B.")

Rochester, N. Y.

[Organized August 10, 1880; commenced business September 20, 1880.]

BURT VAN HORN, *President.* D. J. WOODWORTH, *Secretary.*

Attorney for service of process in the State of New York, GEORGE RAINES, Savings' Bank Building, Rochester, N. Y.

I. INCOME DURING 1883.

Membership fees	$2,499 00	
Annual dues	3,760 00	
Assessments	12,277 00	
Total Income during the year		$18,536 00
Balance of ledger assets December 31, 1882		2,881 23
Total		$21,417 23

II. DISBURSEMENTS DURING 1883.

Losses and claims		$13,299 16
Assessments returned to members		9 00
(*Total paid to members*	$13,308.16)	
Commissions and fees to agents		2,499 00
Commissions and fees to local secretaries		587 12
Salaries and traveling expenses of agents		1,116 00
Medical examiners' fees		331 50
Salaries and other compensation of officers and other office employes		2,482 61
Rent		122 94
Printing		360 26
All other items, viz: Office fixtures, $37.64; filing report, $12.50; investigations, $64.58; miscellaneous expenses, $338.78; total		453 50
(*Total expense of management*	$7,952.93)	
Disbursements during the year deducted from above total		$21,261 09
Balance December 31, 1883		$156 14

III. INVESTED ASSETS.

Cash in bank		$156 14

IV. OTHER ASSETS.

Dues from members for claims not yet assessed	$2,528 00	
Mortuary assessments due and unpaid on memberships in force	60 00	
Annual payments or premiums due and unpaid on memberships in force	606 00	
Total due from members	$3,194 00	
Deduct cost of collection	130 00	
Net amount due from members		3,064 00
Total of invested or other Assets		$3,220 14

V. LIABILITIES.

Claims and death losses due	$458 57
Claims and death losses not due	456 04
Claims and death losses resisted	160 00
Total Liabilities	$1,074 61

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	1,466
Policies or certificates written during year 1883	833
Total	2,299
Deduct number ceased to be in force during 1883	1,035
Total policies in force December 31, 1883	1,264

	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	19
Losses and claims on policies or certificates incurred during the year 1883,	221
Total	240

	Number.
Losses and claims on policies or certificates paid during the year 1883	231

MUTUAL BENEFIT ASSOCIATION OF NEW YORK.

No. 233 Broadway, New York.

[Organized April 25, 1878; commenced business May 1, 1878.]

EDWARD BARR, *President.* WM. D. CHANDLER, *Secretary.*

Attorney for service of process in the State of New York, EDWARD BARR, 78 John street, New York.

I. INCOME DURING 1883.

Annual dues	$5,760 00	
Assessments	15,410 00	
Medical examiners' fees	150 00	
Total paid by members		$21,320 00
Interest		79 89
Total Income during the year		$21,399 89
Balance of ledger assets December 31, 1882		4,740 00
Total		$26,139 89

II. DISBURSEMENTS DURING 1883.

Losses and claims	$15,570 00
Commissions and fees to officers and directors	3,623 40
Medical examiners' fees	150 00
Salaries and other compensation of officers and other office employes,	1,200 00
Rent	200 00
Advertising, $120.10; printing, $310.00	430 10
All other items, viz.: Postage, $160.00; coal, $25.00; janitor, $36.00; telegraph, $42.00; sundries, $13.50; total	306 50
(*Total expense of management* $5,910)	
Disbursements during the year deducted from above total	$21,480 00
Balance December 31, 1883	$4,659 89

III. INVESTED ASSETS.

Cash in bank	$4,659 89

IV. OTHER ASSETS.

Mortuary assessments not yet due	$27 65

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	1,148
Policies or certificates written during year 1883	109
Total	1,257
Deduct number ceased to be in force during 1883	75
Total policies in force December 31, 1883	1,182

	Amount.
Losses and claims on policies or certificates paid during the year 1883	$15,570 00

MUTUAL BENEFIT LIFE ASSOCIATION OF AMERICA.

No. 7 Beekman Street, New York.

[Organized and commenced business January 19, 1883.]

EDWARD HENRY KENT, *President.* WM. L. GARDNER, *Secretary.*

Attorney for service of process in the State of New York, EDWARD HENRY KENT, No. 7 Beekman street, New York.

I. INCOME DURING 1883.

Membership fees	$8,892 50	
Annual dues	7,030 50	
Total paid by members		$15,923 00
Special deposits to guaranty fund		1,555 00
Received from all other sources, viz.: Advanced by officers for organization expenses		7,361 80
Advance assessments, deposits and special deposits of agents		225 23
Total Income during the year		$25,065 03

II. DISBURSEMENTS DURING 1883.

Special deposit in bank to credit of guaranty fund	$1,555 00
Commissions and fees to agents	10,251 64
Commissions and fees to officers and directors	1,800 30
Medical examiners' fees, special examinations	50 00
Salaries and other compensation of officers and other office employes,	2,481 79
Rent	1,633 30
Advanced to agents, to be repaid out of salaries or commissions	1,218 00
Advertising, $190.95; printing, $1,732.38	1,923 33
All other items, viz.: Furniture, safes and stationery, $2,520.26; legal expenses, $538.25; interest, $354.69; loans, $32.00; incidental expenses, $622.20; total	4,067 40
(*Total expense of management* $23,425.76)	
Disbursements during the year, deducted from above total	$24,980 76
Balance December 31, 1883	$84 27

III. INVESTED ASSETS.

Cash in office, $17.19; in bank, $1,622.08; total		$1,639 27
Agents' ledger balances		1,218 00
Other items: Office furniture, safes, etc.		1,978 06
Total invested assets, as per balance		$4,835 33

IV. OTHER ASSETS.

Annual payments or premiums due and unpaid on memberships in force	$2,558 00	
Annual payments or premiums in process of collection, not yet due,	381 50	
Net amount due from members		2,939 50
Loan		32 00
Total of invested and other Assets		$7,806 83

VI. LIABILITIES.

Commissions due agents, unsettled accounts	$2,270 30
Commissions due agents, balances	380 76
To officers or others, for advances on account of expenses of organization	7,361 80
All other liabilities of the company, viz.: Guaranty fund, special deposit, included in invested assets, $1,555.00; advanced assessments and special deposit, $225.23; total	1,780 23
Total Liabilities	$11,793 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Busines in New York.

	Number.	Number.
Total	1,208	1,024
Deduct number ceased to be in force during 1883	114	106
Total policies in force December 31, 1883	1,094	918

MUTUAL HELP ASSOCIATION FOR ODD FELLOWS.

TRUMANSBURGH, N. Y.

[Organized May 3, 1881; commenced business May 31, 1881.]

A. F. MORTON, *President.* C. F. HUNTER, *Secretary.*

Attorney for service of process in the State of New York, B. F. TOMPKINS, Trumansburgh, N. Y.

I. INCOME DURING 1883.

Annual dues	$36 00	
Total Income during the year		$36 00

II. DISBURSEMENTS DURING 1883.

Incidentals, postage, etc.	$2 74

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	48
Total policies in force December 31, 1883	48

MUTUAL RELIEF ASSOCIATION OF NEW YORK.

[Organized June 26, 1879; commenced business July 1, 1879.]

HENRY . HERRMAN, *President.* LEOPOLD WOODLE, *Secretary.*

Attorney for service of process in the State of New York, HENRY S. HERRMAN, 520 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$393 00	
Annual dues	956 00	
Assessments	393 00	
Medical examiners' fees	123 00	
Total paid by members		$1,865 00
Interest		13 69
Received from forfeits		14 00
Total Income during the year		$1,892 69
Balance of ledger Assets December 31, 1882		1,508 44
Total		$3,401 13

II. DISBURSEMENTS DURING 1883.

Losses and claims		$6 00
(*Total paid to members*	$6.00)	
Medical examiners' fees		79 00
Salaries and other compensation of officers and other office employes		200 00
Rent, $77.00; taxes, $6.00		83 00
Advertising, stationery and printing		203 35
All other items, viz.: Collectors' fees, $132.08; postage, $184.75; total		316 83
(*Total expense of management*	$882.18)	
Disbursements during the year, deducted from above total		$888 18
Balance December 31, 1883		$2,512 95

III. INVESTED ASSETS.

Cash in office, $397.10; in bank, $2,115.85	$2,512 95

IV. LIABILITIES.

Due for salaries, rent and office expenses	$54 05
All other liabilities of the company, viz.: On the next death, $885.60; physicians, $44.00; Insurance Department, $10.00	939 60
Total Liabilities	$993 65

V. EXHIBIT OF CERTIFICATES OF POLICIES.

Total business — Business in New York.

	Number.
Policies or certificates in force December 31, 1882	592
Policies or certificates written during year 1883	393
Total	985
Deduct number ceased to be in force during 1883	7
Total policies in force December 31, 1883	978

MUTUAL RELIEF SOCIETY.

ROCHESTER, N. Y.

[Organized April 21, 1877; commenced business September 1, 1879.]

S. A. ELLIS, *President.* A. G. SLOCUM, *Secretary.*

Attorney for service of process in the State of New York, JOHN M. DUNNING, Rochester, N. Y.

I. INCOME DURING 1883.

Membership fees	$24,805 00	
Annual dues	24,101 50	
Assessments	134,481 55	
Medical examiners' fees	3,049 00	
Total paid by members		$186,437 05
Received from all other sources, viz.: Rewriting certificates		8 00
Total Income during the year		$186,445 05
Balance of ledger assets December 31, 1882		5,102 02
Total		$191,547 07

II. DISBURSEMENTS DURING 1883.

Losses and claims	$128,530 36
Commissions and fees to agents	31,085 00
Medical examiners' fees	3,049 00
Salaries and other compensation of officers and other office employes, including medical directors	8,216 93
Rent, $450.00; taxes, $441.82; total	891 82
Printing	2,757 71
All other items, viz.: Local secretary's commissions, $7,808.62; express charges, $94.63; postage, $3,009.13; traveling expenses, $895.28; office furniture and safes, $278.68; Bradstreet's Commercial Agency, $100.00; sundries, $602.07; total. (*Total expense of management*) $58,788.87)	12,788 41
Disbursements during the year deducted from above total	$187,319 23
Balance December 31, 1883	$4,227 84

Invested as follows:

III. INVESTED ASSETS.

Cash in office, $1,096.10; in bank, $3,131.74; total	$4,227 84
Office furniture and safes	500 00
Total invested Assets, as per balance	$4,727 84

IV. OTHER ASSETS.

Dues from members for claims not yet assessed	$36,225 00	
Mortuary assessments not yet due	22,680 00	
Total due from members	$58,905 00	
Deduct cost of collection	2 945 25	
Net amount due from members		55,959 75
Total of invested and other Assets		$60,687 59

V. LIABILITIES.

Claims and death losses not due	$19,800 00
Claims and death losses, assessments not made	27,800 00
Claims and death losses resisted	6,500 00
Total Liabilities	$54,100 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	7,623	6,415
Policies or certificates written during year 1883	3,259	2,531
Total	10,882	8,946
Deduct number ceased to be in force during 1883	743	558
Total policies in force December 31, 1883	10,139	8,388

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	4	4
Losses and claims on policies or certificates incurred during the year 1883	88	79
Total	92	83

	Number.	Number.
Losses and claims on policies or certificates paid during the year 1883	65	58

MUTUAL RESERVE FUND LIFE ASSOCIATION.

No. 55 Liberty Street, New York.

[Organized and commenced business February 9, 1881.]

EDWARD B. HARPER, *President.* FREDERICK T. BRAMAN, *Secretary.*

Attorney for service of process in the State of New York, ALFRED TAYLOR, No. 55 Liberty street, New York.

I. INCOME DURING 1883.

Membership fees	$93,883 30	
Annual dues	119,037 86	
Assessments	402,221 67	
Medical examiners' fees	15,206 00	
Total paid by members		*$635,348 83
Interest		1,440 05
Rents		285 00
Received from all other sources, viz.: Advance payments of assessments		368 20
Total Income during the year		$637,442 08
Balance of ledger assets December 31, 1882		50,441 53
Total		$687,883 61

*Of this amount, $94,446.75 membership fees, and $15,206 medical examiners' fees, were not paid to the association.

II. DISBURSEMENTS IN 1883.

Losses and claims		$301,425 00
Assessments returned to members		611 95
(*Total paid to members* $302,036.95.)		
Commissions and fees to agents		130,200 91
Fees paid to directors		240 00
Salaries and traveling expenses of agents		2,793 50
Medical examiners' fees		16,852 85
Salaries and other compensation of officers and other office employes		36,921 16
Rent, $5,359.29; taxes, $5,559.08		6,918 61
Advertising, $4,513.02; printing, $5,549.08		10,062 10
All other items, viz.: Postage, $3,365.79; furniture and fixtures, $2,801.53; law expenses, $6,160.58; stationery and incidentals, $6,562.85; cost collecting assessments for the year, $13,371.32; total		32,262 07
(*Total expense of management* $236,251 23)		
Disbursements during the year deducted from above total		*$538,288 18
Balance December 31, 1883		$149,595 43

Invested as follows:

III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company		$10,125 00
Cash in office, $4,504.22; in bank, $118,373.62; total		122,877 84
Agents' ledger balances		16 592 59
Total ledger assets		$149,595 43
Assessments in collectors' hands on December 31, 1883, and since paid to the association		20,350 81
Total cash and invested Assets		$169,946 24

IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force, in course of collection	$14,019 79	
Annual dues in process of collection	26,597 07	
Total due from members	$40,616 86	
Deduct cost of collection	5,740 00	
Net amount in course of collection		34,876 86
Furniture and fixtures		2,500 00
All other assets, viz.: Amount of future assessments applicable if needed, to pay in full so much of the total amount of death claims as is in excess of death funds actually collected on the last assessment, or in process of collection and not yet paid out		109,677 65
Total of invested and other Assets		$317,000 75

V. LIABILITIES.

Claims and death losses not due	$62,700 00
Claims and death losses, assessments not made	65,000 00
Claims and death losses resisted	21,250 00
Total Liabilities	†$148,950 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1882	7,998	$35,190,750	4,005	$17,660,000
Policies or certificates written during year 1883	7,603	31,482,250	3,510	13,695,500
Total	15,601	$66,673,000	7,515	$31,355,500
Deduct number ceased to be in force during 1883	756	3,344,500	356	1,472,000
Total policies in force December 31, 1883	14,845	$63,328,500	7,159	$29,883,500

* Of this amount $94,446.75 membership fees, and $15,206 medical examiners' fees, were paid by the members direct, and not by the association.

† $49,250 of this amount have since been paid.

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1883	16	$86,750	10	$51,000
Losses and claims on policies or certificates incurred during the year 1883	85	363,625	34	152,375
Total	101	$450,375	44	$203,375
Losses and claims on policies or certificates paid during the year 1883	70	$301,425	33	$150,375

MUTUAL SAFETY FUND ACCIDENT ASSOCIATION.

DUNKIRK, N. Y.

[Commenced business January 1, 1883.]

RICHARD WILLIAMS, *President.* AUGUSTUS HOLSTEIN, *Secretary.*

Attorney for service of process in the State of New York, F. S. EDWARDS, Dunkirk, N. Y.

I. INCOME DURING 1883.

Membership fees	$2,700 00	
Annual dues	2,475 00	
Assessments	1,764 89	
Total Income during the year		$6,939 89

II. DISBURSEMENTS DURING 1883.

Losses and claims		$1,585 06
(*Total paid to members* $1,585.06)		
Commissions and fees to agents		4,426 94
Salaries and traveling expenses of agents		58 00
Salaries and other compensation of officers and other office employes,		252 00
Rent		28 00
Advertising, $2.00; printing, $348.45		350 45
All other items, viz.: Postage, stationery, etc		144 30
(*Total expense of management* $5,259.69)		
Disbursements during the year deducted from above total		$6,844 75
Balance December 31, 1883		$95 14

III. INVESTED ASSETS.

Cash in bank	$164 46

IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force	$1,278 03	
Deduct cost of collection	63 91	
Net amount due from members		$1,214 12

V. LIABILITIES.

Claims and death losses due	$400 00
Borrowed money	58 00
Total Liabilities	$458 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business—Business in New York.

	Number.	Number.
Policies or certificates written during year 1883	900	402
Deduct number ceased to be in force during 1883	70	13
Total policies in force December 31, 1883	830	389

	Number.	Number.
Losses and claims on policies or certificates incurred during the year 1883	65	42

	Number.	Number.
Losses and claims on policies or certificates paid during the year 1883	65	42

MUTUAL TRUST FUND LIFE ASSOCIATION.

CORNER FULTON AND NASSAU STREETS, NEW YORK.

[Commenced business February, 1882.]

W. J. WALKER, *President.* GEO. W. WEEKES, *Secretary.*

Attorneys for service of process in the State of New York, TAYLOR & PARKER, 55 Liberty street, New York.

I. INCOME DURING 1883.

Membership fees	$7,804 29	
Annual dues	8,983 02	
Assessments	10,848 49	
Medical examiners' fees	1,037 00	
Total paid by members		$28,672 80
Received from all other sources		1,000 00
Total Income during the year		$29,672 80
Balance of ledger assets December 31, 1882		1,259 00
Total		$30,931 80

II. DISBURSEMENTS DURING 1883.

Losses and claims	$6,850 00
Assessments returned to members	3 88
(*Total paid to members* $6,853.88)	
Commissions and fees to agents	10,013 55
Medical examiners' fees	1,187 00
Salaries and other compensation of officers and other office employes,	4,014 85
Rent, $460.00; taxes, licenses and fees, $380.17	840 17
Furniture and fixtures	128 16
Advertising, $112.80; printing, $984.04	1,096 84
All other items, viz.: Agencies, $71.90; traveling, $541.77; miscellaneous, $155.00; total	1,912 79
(*Total expense of management* $19,193.36)	
Disbursements during the year deducted from above total	$26,047 24
Balance December 31, 1883	$4,884 56

III. INVESTED ASSETS.

Cash in office, $242.62; in bank, $4,465.75; total		$4,708 37
Agents' ledger balances		612 86
Total invested assets, as per balance		$5,321 23

IV. OTHER ASSETS.

Due from members for claims not yet assessed	$6,850 81	
Mortuary assessments not yet due	6,301 90	
Total due from members	$13,152 71	
Deduct cost of collection	657 63	
Net amount due from members		12,495 08
First annual dues		960 30
Furniture and fixtures		128 16
Total of invested and other Assets		$18,904 77

V. LIABILITIES.

Claims and death losses due	$11,583 75
Claims and death losses, assessments not made	5,000 00
All other liabilities of the company	436 67
Total Liabilities	$17,020 42

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	373	286
Policies or certificates written during year 1883	1,037	554
Total	1,410	840
Deduct number ceased to be in force during 1883	342	209
Total policies in force during 1883	1,068	631
Losses and claims on policies or certificates incurred during the year 1883	10	5

	Number.	Amount.	Number.
Losses and claims on policies or certificates paid during the year 1883	5	$6,850 00	2

MYSTIC TIE MUTUAL BENEFIT ASSOCIATION.

No. 43 Bleeker Street, New York City.

[Organized April 10, 1879; commenced business March, 1879.]

JAMES MORROW, *President.* THOMAS K. DURHAM, *Secretary.*

Attorney for service of process in the State of New York, THOMAS K. DURHAM, 43 Bleecker street, New York.

I. INCOME DURING 1883.

Membership fees	$61 50	
Assessments	7,328 60	
Total Income during the year		$7,390 10
Balance of ledger assets December 31, 1882		305 00
Total		$7,695 10

II. DISBURSEMENTS DURING 1883.

Losses and claims	$6,608 00
(*Total paid to members* $6,608 00)	
Salaries and other compensation of officers and other office employes	408 63
Rent	25 00
Advertising and printing	90 75
All other items, viz.: Postage, $67.35; miscellaneous, $6.02; total	73 37
(*Total expense of management* $597.75)	
Disbursements during the year deducted from above total	$7,205 75
Balance December 31, 1883	$489 35

III. INVESTED ASSETS.

Cash in hands of treasurer	$489 35

IV. LIABILITIES.

Claims and death losses not due	$440 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	475
Policies or certificates written during year 1883	20
Total	495
Deduct number ceased to be in force during 1883	225
Total policies in force December 31, 1883	270

NATIONAL BENEFIT ASSOCIATION.

New York.

[Commenced business, May 1, 1882,]

GEORGE MERRILL, *President.* F. DELANO, *Secretary.*

Attorney for service of process in the State of New York, LEWIS P. LEVY, 71 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$6,224 00	
Annual dues	3,233 00	
Medical examiners' fees	776 00	
Total paid by members		$10,233 00
Total Income during the year		$10,233 00

II. DISBURSEMENTS DURING 1883.

Commissions and fees to agents	$5,107 00
Medical examiners' fees	776 00
Salaries and other compensation of officers and other office employes,	3,000 00
Rent	500 00
Advertising, $400.00; printing, $300.00	700 00
All other items	150 00
(*Total expense of management* $10,233.00)	
Disbursements during the year deducted from above total	$10,233 00

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	483	284
Policies or certificates written during year 1883	405	259
Total	888	643
Deduct number ceased to be in force during 1883	3	3
Total policies in force December 31, 1883	885	640

	Number.
Losses and claims on policies or certificates incurred during the year 1883,	3

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	3	$9,000 00

NATIONAL PROVIDENT UNION.

No. 154 Nassau Street, New York.

[Commenced business March, 1883.]

LEWIS R. STEGMAN, *President.* J. L. KILLGORE, *Secretary.*

Attorney for service of process in the State of New York, IRA D. WARREN, 170 Broadway, New York.

I. INCOME DURING 1883.

Fees for charter for councils	$900 00
Loans from officers of the N. P. U	835 00
Received from all other sources, viz.: Supplies, $142.25; Provident bonds, $176.00; total	318 25
Total Income during the year	$2,053 25

II. DISBURSEMENTS DURING 1883.

Commissions and fees to agents	$150 00
Salaries and other compensation of officers and other office employes	650 00
Rent	225 00
Printing	786 75
Postage and sundry expenses	238 81
(*Total expense of management* $2,050.56)	
Disbursements during the year deducted from above total	$2,050 56
Balance December 31, 1883	$2 69

III. OTHER ASSETS.

All other assets, viz.: Books, supplies, Provident bonds, etc.; total,	$837 69

IV. LIABILITIES.

Due for office expenses	$67 65
To officers, for advances on account of expenses of organization	835 00
All other liabilities of the company, viz.: Printing, $222.91; supplies, $111.00; total	333 91
Total Liabilities	$1,236 56

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates written during year 1883	176	123
Total policies in force December 31, 1883	176	123

NEW YORK AND BROOKLYN FERRYMEN'S ASSOCIATION.

No. 176 Grand Street, Brooklyn, N. Y.

[Organized September 20, 1879; commenced business February 2, 1870.]

JACOB WARNER, *President.* ISAAC H. PRYER, *Secretary.*

Attorney for service of process in the State of New York, JOHN T. BALLOU, 85 Eighth street, Brooklyn, E. D., N. Y.

I. INCOME DURING 1883.

Membership fees	$30 00	
Annual dues	713 00	
Total paid by members		$743 00
Interest		101 56
Total Income during the year		$844 56
Balance of ledger assets December 31, 1882		2,564 73
Total		$3,409 29

II. DISBURSEMENTS DURING 1883.

Losses and claims, sick benefits	$833 00
Assessments returned to members	85 00
(*Total paid to members* $918.00)	
Salaries of officers	37 00
Rent	36 00
Advertising, $1.20; printing, $11.60	12 80
All other items, viz.: Postage, tax, etc.	5 80
(*Total expense of management* $91.60)	
Disbursements during the year deducted from above total	$1,009 60
Balance December 31, 1883	$2,399 69

III. INVESTED ASSETS.

Cash in office, $16.43; in bank, $2,383.26; total	$2,399 69

NEW YORK LIFE, ACCIDENT AND HEALTH ASSOCIATION.

No. 76 Genesee Street, Auburn, N. Y.

[Commenced business January 28, 1882.]

E. CLARENCE AIKEN, *President.* T. J. SEARLES, *Secretary.*

Attorney for service of process in the State of New York, T. J. SEARLES, No. 76 Genesee street, Auburn, N. Y.

I. INCOME DURING 1883.

Membership fees	$1,139 80	
Annual dues	121 00	
Assessments	510 22	
Medical examiners' fees	108 00	
Total paid by members		$1,879 02
Interest		4 37
Total Income during the year		$1,883 39
Balance of ledger assets December 31, 1882		203 75
Total		$2,087 14

II. DISBURSEMENTS DURING 1883.

Losses and claims	$408 02
Commissions and fees to agents	687 40
Salaries and traveling expenses of agents	248 46
Medical examiners' fees	108 00
Salaries and other compensation of officers and other office employes,	54 00
Rent	77 83
Printing	134 75
All other items	198 26
(*Total expense of managment* $1,508.70)	
Disbursements during the year deducted from above total	$1,916 72
Balance December 31, 1883	$170 42

III. INVESTED ASSETS.

Cash in bank	$170 42

IV. OTHER ASSETS.

Mortuary assessments not yet due	436 53
Total of invested and other Assets	$606 95

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	210
Policies and certificates written during year 1883	155
Total	365
Deduct number ceased to be in force during 1883	12
Total policies in force December 31, 1883	353

	Amount.
Losses and claims on policies or certificates paid during the year 1883	$408 02

NEW YORK NATIONAL MUTUAL AID SOCIETY.

ROCHESTER, N. Y.

[Organized August 17, 1881; commenced business October 1, 1881.]

HENRY S. HEBARD, *President.* W. H. MONTGOMERY, *Secretary.*

Attorney for service of process in the State of New York, CHARLES S. BAKER, 105 Lake avenue, Rochester, N. Y.

I INCOME DURING 1883.

Membership fees	$11,900 00	
Annual dues	3,406 25	
Assessments	59,253 55	
Medical examiners' fees	1,450 00	
Total Income during the year		$76,009 80
Balance of ledger assets December 31, 1882		30 25
Total		$76,040 05

II. DISBURSEMENTS DURING 1883.

Losses and claims	$50,000 00
Commissions and fees to agents	12,873 68
Commissions and fees to officers and directors	4,588 62
Salaries and traveling expenses of agents	423 09
Medical examiners' fees	1,450 00
Salaries and other compensation of officers and other office employes,	1,000 00
Rent	250 00
Medical directors' fees	345 25
Printing	314 26
All other items, viz.: Stationery, office fixtures, postage, express charges and other incidentals; total	828 67
(*Total expense of management* ($22,073.57)	
Disbursements during the year deducted from above total	$72,073 57
Balance December 31, 1883	$3,966 48

III. INVESTED ASSETS.

Cash in office, $336.39; in bank, $3,630,09; total,	$3,966 48

IV. OTHER ASSETS.

Dues from members for claims not yet assessed	$17,102 50	
Mortuary assessments due and unpaid on memberships in force	6,398 50	
Annual payments or premiums in process of collection, not yet due,	1,957 50	
Total due from members	$25,458 50	
Deduct cost of collection	2,036 68	
Net amount due from members		23,421 82
Total of invested and other Assets		$27,388 30

V. LIABILITIES.

Claims and death losses due	$7,500 00	
Claims and death losses not due	17,500 00	
Total policy claims		$25,000 00
Due for salaries, rent and office expenses		600 00
To officers or others, for advances on account of expenses of organization		1,416 17
Total Liabilities		$27,016 17

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	2,013
Policies or certificates written during year 1883	1,450
Total	3,463
Deduct number ceased to be in force during 1883	844
Total policies in force December 31, 1883	2,619

	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	10
Losses and claims on policies or certificates incurred during the year 1883,	30
Losses and claims on policies or certificates paid during the year 1883	20

NEW YORK STATE MUTUAL BENEFIT ASSOCIATION.

No. 67 Warren Street, Syracuse, N. Y.

[Organized April 29, 1881; commenced business May 3, 1881.]

N. M. CRANE, *President.* E. W. BAXTER, *Secretary.*

Attorney for service of process in the State of New York, E. W. BAXTER, 67 Warren street, Syracuse, N. Y.

I. INCOME DURING 1883.

Membership fees	$3,802 47	
Annual dues	5,873 75	
Assessments	18,485 59	
Medical examiners' fees	6 90	
Total Income during the year		$28,168 71
Balance of ledger assets December 31, 1882		702 31
Total		$28,871 02

II. DISBURSEMENTS DURING 1883.

Losses and claims		$13,244 20
Advanced as burial fund		100 00
Assessments returned to members		6 30
(*Total paid to members*	$13,350.50)	
Commissions and fees to agents		3,676 85
Salaries and traveling expenses of agents		5,130 10
Medical examiners' fees		283 12
Salaries and other compensation of officers and other office employes		1,713 77
Rent, $252.25; insurance, taxes, $14.25		266 50
Advertising, $11.00: printing, $783.12		794 12
All other items, viz.: Postage, $415.39; legal fees, $94.74; office expenses, fuel, gas and incidentals, $137.99; total		648 12
(*Total expense of management*	$12,512.58)	
Disbursements during the year deducted from above total		$25,863 08
Balance December 31, 1883		$3,007 94

III. INVESTED ASSETS.

Cash in office, $366.41; in bank, $1,870.35; total	$2,236 76
Agents' ledger balances	671 18
Advanced as burial fund	100 00
Total invested assets, as per balance	$3,007 94

IV. LIABILITIES.

Due for salaries, rent and office expenses	$10 00
Bills payable	53 29
Due for books and supplies	268 02
Total Liabilities	$331 31

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	1,312
Policies or certificates written during year 1883	1,527
Total	2,839
Deduct number ceased to be in force during 1883	424
Total policies in force December 31, 1883	2,415
Losses and claims on policies or certificates incurred during the year 1883,	16

	Number.	Amount.
Losses or claims on policies or certificates paid during the year 1883	14	$13,244 20

NEW YORK STATE RELIEF ASSOCIATION.

ALBANY, N. Y.

[Organized January 5, 1880; commenced business March, 1880.]

ROBERT GEER, *President.* JAMES E. ALLANSON, *Secretary.*

Attorney for service of process in the State of New York, CHARLES W. MEAD, No. 86 State street, Albany.

I. INCOME DURING 1883.

Membership fees	$3,128 50	
Annual dues	1,845 00	
Assessments	22,593 46	
Medical examiners' fees	447 00	
Total paid by members		$28,013 96
Interest		25 47
Received from all other sources		312 04
Total Income during the year		$28,351 47
Balance of ledger assets December 31, 1882		1,843 20
Total		$30,194 67

II. DISBURSEMENTS DURING 1883.

Losses and claims		$17,639 87
Assessments returned to members		160 35
(*Total paid to members*	$17,800.22)	
Commissions and fees to agents		2,976 21
Salaries and traveling expenses of agents		133 39
Medical examiners' fees		587 75
Salaries and other compensation of officers and other office employes,		1,369 00
Rent, $250; taxes, $14		264 00
Printing		365 95
Trustees of reserve fund		1,565 25
All other items, viz.: Postage, $73.45; postals, $152; miscellaneous, $847.11; total		1,072 56
Total expense of management	$8,334 11	
Less amount held by trustees of reserve fund	1,565 25	
	$6,768 86	
Disbursements during the year deducted from above total		$26,134 33
Balance December 31, 1883		$4,060 34

III. INVESTED ASSETS.

Cash in office, $151.36; in bank, $3,048.52; total	$3,199 88
Agents' ledger balance	860 46
Total invested assets, as per balance	$4,060 34

IV. OTHER ASSETS.

Trustees of reserve fund	1,565 25
Office furniture	300 00
Total of invested and other Assets	$5,925 59

V. LIABILITIES.

Claims and death losses due	$2,170 10	
Claims and death losses not due	2,037 00	
Total policy claims		$4,207 10
Due for salaries, rent and office expenses		54 17
Borrowed money		425 35
All other liabilities of the company		591 48
Total Liabilities		$5,278 10

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	1,907
Policies or certificates written during year 1883	687
Total	2,594
Deduct number ceased to be in force during 1883	405
Total policies in force December 31, 1883	2,189
Losses and claims on policies or certificates unpaid December 31, 1882	1
Losses and claims on policies or certificates incurred during the year 1883,	26
Total	27

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	19	$17,639 87

NORTH AMERICAN MUTUAL BENEFIT SOCIETY.

No. 499 Broadway, Brooklyn, N. Y.

[Organized and commenced business June 4, 1882.]

M. P. WEISEL, *President.* C. L. BENDEKE, *Secretary.*

Attorney for service of process in the State of New York, WM. W. BUTCHER.
55 Tompkins avenue, Brooklyn, N. Y.

I. INCOME DURING 1883.

Membership fees	$350 00	
Annual dues	389 50	
Assessments	522 90	
Medical examiners' fees	115 00.	
Total paid by members		$1,377 40
Rents		30 00
Total Income during the year		$1,407 40
Balance of ledger assets December 31, 1882		211 04
Total		$1,618 44

II. DISBURSEMENTS DURING 1883.

Losses and claims	$357 20
Assessments returned to members	55 70
(*Total paid to members* $412.90)	
Commissions to agents	316 74
Commissions to officers and directors	387 43
Medical examiners' fees	115 00
Compensation of officers and other office employes	46 60
Rent	180 00
Printing	38 75
Fuel and lights	63 13
(*Total expense of management* $1,147.65)	
Disbursements during the year deducted from above total	$1,560 55
Balance December 31, 1883	$57 89

III. INVESTED ASSETS.

Cash in office	$57 89

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	352
Policies or certificates written during 1883	300
Total	652
Deduct number ceased to be in force during 1883	316
Total policies in force December 31, 1883	336

	Number.
Losses or claims on policies or certificates incurred during the year 1883	82

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	82	$357 20

NORTHERN TIER MASONIC MUTUAL RELIEF ASSOCIATION.

OGDENSBURGH, N. Y.

[Organized and commenced business May 14, 1872.]

GATES CURTIS, *President.* W. W. FULTON, *Secretary.*

Attorney for service of process in the State of New York, GATES CURTIS, Lake street, Ogdensburgh, N. Y.

I. INCOME DURING 1883.

Membership fees	$261 00	
Annual dues	4,428 13	
Medical examiners' fees	12 00	
Total paid by members		$4,701 13
Total Income during the year		$4,701 13
Balance of ledger assets December 31, 1882		3,393 55
Total		$8,094 68

II. DISBURSEMENTS DURING 1883.

Losses and claims		$3,628 00
(*Total paid to members*	$3,628.00)	
Commissions and fees to agents		156 00
Salaries and other compensation of officers and other office employes,		150 00
Rent, $25.00; taxes, $6.00		31 00
Advertising and printing		60 50
All other items		75 16
(*Total expense of management*	$472.66)	
Disbursements during the year deducted from above total		$4,100 66
Balance December 31, 1883		$3,994 02

Invested as follows:

III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company	$320 28
Cash in bank	972 94
Total invested assets, as per balance	$1,293 22

IV. OTHER ASSETS.

Market value of bonds and stocks over cost	51 72
Mortuary assessments not yet due	953 70
Safe, hand stamps, stationery, etc	270 65
Total of invested and other Assets	$2,569 29

V. LIABILITIES.

Total Liabilities	$1,267 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.
Policies or certificates in force December 31, 1882	580
Policies or certificates written during year 1883	91
Total	671
Deduct number ceased to be in force during 1883	41
Total policies in force December 31, 1883	630
Losses and claims on policies or certificates unpaid December 31, 1882	3
Losses and claims on policies or certificates incurred during the year 1883	5
	Amount.
Losses and claims on policies or certificates paid during the year 1883	$4,899 00

NORTHWESTERN MASONIC AID ASSOCIATION.

HOWLAND BLOCK, CHICAGO, ILL.

[Organized June 27, 1874; commenced business July, 1874.]

DANIEL J. AVERY, *President.* JAMES A. STODDARD, *Secretary.*

Attorney for service of process in the State of New York, J. S. MOORE, No. 92 Lloyd street, Buffalo, N. Y.

I. INCOME DURING 1883.

Membership fees	$48,378 00	
Assessments	433,425 42	
Cash received from members as advances	12,269 55	
Total paid by members		$494,072 97
Received from all other sources, viz.: Changing certificates, $148.50; suspense account (balance), $872.50; sundries, $684.45; total		1,705 45
Total Income during the year		$495,778 42
Balance of ledger assets December 31, 1882		80,036 44
Total		$575,814 86

II. DISBURSEMENTS DURING 1883.

Losses and claims	$390,564 80
Commissions and fees to agents	34,946 95
Salary and traveling expenses of agent	3,155 46
Medical examiners' fees, paid medical director by association	1,500 00
Salaries and other compensation of officers and other office employes,	25,833 12
Rent	1,850 00
Cash returned on account of rejected applications	5,580 00
Advertising, $126.20; printing, $4,376.48; total	4,502 68
All other items, viz.: Stationery, $1,054.44; postage, $8,553.71; collectors, $1,346.55; traveling expenses, $1,286.18; furniture, $109.52; repairs on office, $287.78; legal expenses, $745.74; miscellaneous items, $2,619.83; total	15,953 75
(*Total expense of management* $93,321.96)	
Disbursements during the year deducted from above total	$483,886 76
Balance December 31, 1883	$91,928 10

III. INVESTED ASSETS.

Cash in hands of secretary, $691.51; in bank, $91,236.59; total	$91,928 10
Agents' ledger balances	572 95
Total invested assets, as per balance	$92,501 05

IV. OTHER ASSETS.

Dues from members for claims not yet assessed	$34,500 00	
Mortuary assessments not yet due	14,158 20	
Total due from members		48,658 20
All other assets, viz.: Furniture, safe fixtures, postage, etc.; total,		1,868 85
Total of invested and other Assets		$143,028 10

V. LIABILITIES.

Claims and death losses due	$6,000 00	
Claims and death losses, assessments not made	44,500 00	
Total policy claims		$50,500 00
All other liabilities of the company, viz.: Due members account moneys advanced by them to pay future assessments, $25,130.54; balance due solicitors, $510.75; suspense account (balance), $1,443.80; surplus benefit funds, divisions A and C, $9,962.92; total		37,048 01
Total Liabilities		$87,548 01

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	14,785	1,034
Policies or certificates written during year 1883	8,029	1,736
Total	22,814	2,770
Deduct number ceased to be in force during 1883	2,389	164
Total policies in force December 31, 1883	20,425	2,606

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	26	2
Losses and claims on policies or certificates incurred during the year 1883	104	9
Total	130	11

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	114	$390,564 80	9	$34,264 80

ODD FELLOWS' MUTUAL AID AND BENEFIT ASSOCIATION OF THE COUNTY OF MONROE.

ROCHESTER, N. Y.

[Organized and commenced business September 2, 1869.]

JACOB FONDA, *President.* SAMUEL GOSNELL, *Secretary.*

Attorney for service of process in the State of New York, JOHN W. STEBBINS, No. 5 Chestnut street, Rochester, N. Y.

I. INCOME DURING 1883.

Membership fees	$64 25	
Assessments	3,305 40	
Total paid by members		$3,369 65
Interest		183 27
Total Income during the year		$3,552 92
Balance of ledger assets December 31, 1882		5,285 85
Total		$8,838 77

II. DISBURSEMENTS DURING 1883.

Losses and claims	$3,781 14
Medical examiners' fees	26 00
Salaries and other compensation of officers and other office employes,	100 00
Printing by-laws	30 00
All other items	79 40
(*Total expenses of management* $235.40)	
Disbursements during the year deducted from above total	$4,016 54
Balance December 31, 1883	$4,822 23

Invested as follows:

III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens	$700 00
Cash in office, $6.10; in bank, $4,116.13; total	4,122 23
Total	$4,822 23

ODD FELLOWS' MUTUAL BENEFIT ASSOCIATION.

No. 127 North Portland Avenue, Brooklyn, N. Y.

[Commenced business May, 1867.]

JOSEPH M. E. BURNETT, *President.* JOHN H. SUTTER, *Secretary*

Attorney for service of process in the State of New York, JOHN H. SUTTER, No. 127 North Portland avenue, Brooklyn, N. Y.

I. INCOME DURING 1883.

Membership fees	$31 00	
Assessments	25,761 00	
Medical examiners' fees	31 00	
Total paid by members		$25,823 00
Interest		28 28
Total Income during the year		$25,851 28
Balance of ledger assets December 31, 1882		2,639 65
Total		$28,490 93

II. DISBURSEMENTS DURING 1883.

Losses and claims	$26,263 00
Medical examiners' fees	31 00
Salaries and other compensation of officers and other office employes, (*Total expense of management* $1,327.18)	1,296 18
Disbursements during the year deducted from above total	$27,590 18
Balance December 31, 1883	$900 75

III. INVESTED ASSETS.

Cash in bank	$900 75

IV. LIABILITIES.

Claims and death losses not due	$1,860 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	1,014
Policies or certificates written during year 1883	20
Total	1,044
Deduct number ceased to be in force during 1883	105
Total policies in force December 31, 1883	939

	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	1,006
Losses and claims on policies or certificates incurred during the year 1883	25,257
Total	26,263

	Amount.
Losses and claims on policies or certificates paid during the year 1883,	$26,263 00

ODD FELLOWS' PROVIDENT ASSOCIATION, BROOKLYN, N. Y.

No. 153 South Elliot Place, Brooklyn, N. Y.

[Commenced business June 18, 1875.]

S. L. ROWLAND, *President.* E. JACOBS, *Secretary.*

Attorney for service of process in the State of New York, E. JACOBS, No. 153 South Elliot Place, Brooklyn, N. Y.

I. INCOME DURING 1883.

Membership fees	$55 00	
Assessments	5,244 80	
Medical examiners' fees	54 00	
Total paid by members		$5,353 80
Interest		55 52
Total Income during the year		$5,409 32
Balance of ledger assets December 31, 1882		2,419 52
Total		$7,828 84

II. DISBURSEMENTS DURING 1883.

Losses and claims	$6,339 00
(*Total paid to members* $6,339.00)	
Medical examiners' fees	56 00
Salaries and other compensation of officers and other office employes, includes expenses of secretary, postage, etc	476 80
Rent, $8.00; taxes, $8.00	16 00
Printing	17 00
All other items, viz.: Legal expenses, $55.00; rejected application fees returned, $4.00; total	59 00
Disbursements during the year deducted from above total	$6,963 80
Balance December 31, 1883	$865 04

III. INVESTED ASSETS.

Cash in office, $26.40; in bank, $834.64; total	$865 04

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	794
Policies or certificates written during year 1883	49
Total	843
Deduct number ceased to be in force December 31, 1883	43
Total policies in force December 31, 1883	800

	Amount.
Losses and claims on policies or certificates paid during the year 1883	$6,339 00

OWEGO MUTUAL BENEFIT ASSOCIATION.

OWEGO, N. Y.

[Organized May 24, 1881; commenced business August 6, 1881.]

FRANK M. BAKER, *President.* J. J. VAN KLEECK, *Secretary.*

Attorney for service of process in the State of New York, FRANK M. BAKER, Owego, N. Y.

I. INCOME DURING 1883.

Membership fees	$1,296 80	
Annual dues	373 00	
Assessments	823 73	
Total paid by members		$2,493 53
Received from all other sources, viz.: General agents, $14; borrowed money, $1,415.25		1,429 25
Total Income during the year		$3,922 78
Balance of ledger assets December 31, 1882		43 45
Total		$3,966 23

II. DISBURSEMENTS DURING 1883.

Losses and claims		$341 88
Assessments returned to members		2 00
(*Total paid to members* $343.88)		
Commissions and fees to agents		675 88
Salaries and traveling expenses of agents		1,117 90
Salaries and other compensation of officers and other office employes		200 00
Rent, $105; taxes, $2		107 00
Advertising, $132; printing, $124.05		256 05
All other items, viz.: Books, $16.40; postage, $31.18; expressage, $1.75; borrowed money, $641.35; total		690 68
(*Total expense of management.* $3,047.51)		
Disbursements during the year deducted from above total		$3,391 39
Balance December 31, 1883		$575 84

III. INVESTED ASSETS.

Cash in office, $300.83; in bank, $274.91; total	$575 74
Agents' ledger balances	197 16
Total invested assets, as per balance	$772 90

IV. OTHER ASSETS.

Annual payments or premiums in process of collection not yet due,	$503 00	
Deduct cost of collection	25 00	
Net amount due from members		478 00
Stationery, furniture, signs, etc.		250 00
Total of invested and other Assets		$1,500 90

V. LIABILITIES.

Claims and death losses, assessments not made	$246 00
Borrowed money	1,053 05
Due for salaries, rent and office expenses	26 25
All other liabilities of the company, viz.: Advertising and stationery,	51 00
Total Liabilities	$1,376 30

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York

	Number.
Policies or certificates in force December 31, 1882	150
Policies or certificates written during year 1883	371
Total	521
Deduct number ceased to be in force during 1883	34
Total policies in force December 31, 1883	487
Losses and claims on policies or certificates incurred during the year 1883,	4

PATRONS' AID SOCIETY.

ELMIRA, N. Y.

[Commenced business December 24, 1874.]

GEORGE S. McCANN, *President.* EDWIN J. YOUNG, *Secretary.*

Attorney for service of process in the State of New York, E. J. YOUNG, Elmira, New York.

I. INCOME DURING 1883.

Membership fees	$210 00	
Assessments	16,074,00	
Total paid by members		$16,284 00
Interest		60 00
Prepaid exchange		2 10
Total Income during the year		$16,346 10
Balance of ledger assets December 31, 1882		4,258 55
Total		$20,604 65

II. DISBURSEMENTS DURING 1883.

Losses and claims	$15,200 00
Commissions and fees to agents	86 00
Salaries and other compensation of officers and other office employes	531 95
Rent	13 00
Printing	90 15
All other items, viz.: Cards and postage, $122.70; fee to Insurance Department, $11.00; counsel, $5.00; sundry office expenses, $10.27; total. (*Total expense of management*, $870.07)	148 97
Disbursements during the year deducted from above total	$16,070 07
Balance December 31, 1883	$4,534 58

Invested as follows:

III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens	$1,000 00
In bank	3,099 58
Safe and office furniture	435 00
Total invested assets, as per balance	$4,534 58

IV. OTHER ASSETS.

Due from members for claims not yet assessed	$1,009 00	
Mortuary assessments due and unpaid on memberships in force	2,366 00	
Total due from members	$3,375 00	
Deduct cost of collection	45 00	
Net amount due from members		$3,330 00
Total of invested and other Assets		$7,864 58

V. LIABILITIES.

Claims and death losses due	$3,000 00
Claims and death losses not due	3,000 00
Due for salaries, rent and office expenses	92 24
Total Liabilities	$6,092 24

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	1,047	873
Policies or certificates written during year 1883	40	29
Total	1,087	902
Deduct number ceased to be in force during 1883	74	57
Total policies in force December 31, 1883	1,013	845

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	4 1-5	4 1-5
Losses and claims on policies or certificates incurred during the year 1883	17	12
Total	21 1-5	16 1-5

	Number.	Number.
Losses and claims on policies or certificates paid during the year 1883	15 1-5	12 1-5

PEOPLE'S BENEFIT ASSOCIATION OF THE STATE OF NEW YORK.

SYRACUSE, N. Y.

[Organized February 14, 1879; commenced business March 5, 1879.]

DWIGHT H. BRUCE, *President.* JOSEPH N. PAGE, *Secretary.*

Attorney for service of process in the State of New York, DANIEL CANDEE, No. 11 Harrison street, Syracuse, N. Y.

I. INCOME DURING 1883.

Membership fees	$952 00	
Annual dues	1,314 00	
Assessments	38,936 96	
Total paid by members		$41,202 96

Interest	$100 84
Total Income during the year	$41,303 80
Balance of ledger assets December 31, 1882	3,269 23
Total	$44,573 03

II. DISBURSEMENTS DURING 1883.

Losses and claims	$33,948 12
(*Total paid to members* $33,948.12)	
Commissions and fees to agents	701 91
Commissions and fees to officers and directors	1,906 96
Rent	297 96
Printing	93 35
All other items, viz.: Postage, $221.07; paid collectors, $376.72; miscellaneous items, $203.54; total	801 33
(*Total expense of management* $3,701.51)	
Disbursements during the year deducted from above total	$37,749 63
Balance December 31, 1883	$6,823 40

III. INVESTED ASSETS.

Cash in office, $88.84; in bank, $6,734.56; total	$6,823 40

IV. LIABILITIES.

Claims and death losses due	$3,019 41

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	1,393
Policies or certificates written during the year 1883	145
Total	1,538
Deduct number ceased to be in force during 1883	95
Total policies in force December 31, 1883	1,443

	Number.
Losses and claims on policies or certificates unpaid December 31, 1881	1

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	4	$33,948 12

PEOPLE'S MUTUAL BENEFIT ASSOCIATION OF OSWEGO, NEW YORK.

[Organized and commenced business February 9, 1879.]

NEWTON W. NUTTING, *President.* HENRY LEWIS, *Secretary.*

Attorney for service of process in the State of New York, NEWTON W. NUTTING, Corner West First and Bridge streets, Oswego, N. Y.

I. INCOME DURING 1883.

Membership fees	$1,135 00	
Assessments	3,979 75	
Total paid by members		$5,114 75
Interest		37 21
Received from reinstatements		19 90
Total Income during the year		$5,171 86
Balance of ledger assets December 31, 1882		501 48
Total		$5,673 34

II. DISBURSEMENTS DURING 1883.

Losses and claims		$2,536 95
(*Total paid to members*	$2,536.95)	
Commissions and fees to agents		690 00
Commissions and fees to officers and directors		265 94
Medical examiners' fees		17 00
Advertising, $32.77; printing, $89.63		122 40
All other items, viz.: Postage, $28.05; sundries, $11.50; total		39 55
(*Total expense of management*	$1,134.89)	
Disbursements during the year deducted from above total		$3,671 84
Balance December 31, 1883		$2,001 50

III. INVESTED ASSETS.

Cash in bank	$2,001 50

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	519
Policies or certificates written during year 1883	233
Total	752
Deduct number ceased to be in force during 1883	17
Total policies in force December 31, 1883	735

	Number.
Losses and claims on policies or certificates incurred during the year 1883	2

POLAR STAR MUTUAL BENEFIT ASSOCIATION

No. 59 Avenue D, New York.

[Incorporated October 31, 1879; commenced business February, 1871.]

GEORGE W. WEED, *President.* SMITH S. MERRITT, *Secretary.*

Attorney for service of process in the State of New York, SAMUEL SANDERSON, 363 Grand street, New York.

I. INCOME DURING 1883.

Membership fees	$32 30	
Assessments	12,904 10	
Total paid by members		$12,936 40
Interest		6 68
Total Income during the year		$12,943 08
Balance of ledger assets December 31, 1882		1,790 04
Total		$14,733 12

II. DISBURSEMENTS DURING 1883.

Losses and claims		$13,145 00
(*Total paid to members*	$13,145.00)	
Salaries and other compensation of officers and other office employes,		468 25
Rent		35 00
Printing		100 90
All other items, viz.: Postage, $197.50; Union Association, $10; Insurance Department, $8; total		215 50
(*Total expense of management*	$819.65)	
Disbursements during the year deducted from above total		$13,964 65
Balance December 31, 1883		$768 47

III. INVESTED ASSETS.

Cash in bank	$768 47

IV. OTHER ASSETS.

Dues from members for claims not yet assessed	$650 00	
Mortuary assessments not yet due	1,410 00	
Net amount due from members		2,060 00
Total of invested or other Assets		$2,828 47

V. LIABILITIES.

Claims and death losses not due, two	$1,240 00
Claims and death losses, assessments not made, one	620 00
Total policy claims	$1,860 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	791
Policies or certificates written during year 1883	7
Total	798
Deduct number ceased to be in force during 1883	140
Total policies in force December 31, 1883	685

	Number.
Losses and claims on policies or certificates unpaid December 31, 1882..	1
Losses and claims on policies or certificates incurred during the year 1883,	19
Total	20

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	17	$13,145 00

THE PROVIDENT ASSOCIATION.

MASPETH, QUEENS CO., N. Y.

[Organized and commenced business January, 1883.]

THOMAS OAKER, *President.* ANSEL L. FREEMAN, *Secretary.*

Attorney for service of process in the State of New York, JOHN E. VAN NOSTRAND, 205 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$302 50	
Assessments	1,062 60	
Medical examiners' fees	22 00	
Total paid by members		$1,387 10
Interest		12 16
Rents		127 36
Total Income during the year		$1,526 62

II. DISBURSEMENTS DURING 1883.

Total paid to members	$977 00
Commissions and fees to secretary	48 30
Medical examiners' fees	22 00
Advertising and printing	50 50
All other items	39 42
(*Total expense of management* $160.22)	
Disbursements during the year deducted from above total	$1,137 22
Balance December 31, 1883	$389 40

III. INVESTED ASSETS.

Cash in bank	$389 40

ROYAL ARCANUM, SUPREME COUNCIL OF.

BOSTON, MASS.

[Organized November 5, 1877; commenced business June 23, 1877.]

JOHN HASKELL BUTLER, *President.* W. O. ROBSON, *Secretary.*

Attorney for service of process in the State of New York, E. A. SKINNER, Westfield, N. Y.

I. INCOME DURING 1883.

Benefit certificates and changes thereof	$9,519 00	
Annual dues, *per capita* tax	15,284 99	
Assessments	879,910 75	
Total paid by members		$904,714 74
Interest		205 00
Received from all other sources, viz.: Supplies sold and fines from delinquent councils		11,106 29
Total Income during the year		$916,026 03
Balance of ledger assets December 31, 1882		54,031 08
Total		$970,057 11

II. DISBURSEMENTS DURING 1883.

Losses and claims	$906,000 00
Expenses of instituting councils and official visits	3,440 55
Salaries and other compensation of officers and other office employes,	15,913 20
Rent	650 00
All other items, viz.: Supplies, $3,551.29; general expense, including postage and incidentals, $13.014.41. total	16,566 00
(*Total expense of management* $36,569.75)	
Disbursements during the year deducted from above total	$942,569 75
Balance December 31, 1883	$27,487 36

Invested as follows:

III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company	$7,976 61
Cash in office	19,510 75
Total invested assets, as per balance	$27,487 36

IV. OTHER ASSETS.

Interest due, $125.00; accrued, $102.50		227 50
Mortuary assessments due and unpaid on memberships in force	$57,700 89	
Mortuary assessments not yet due	90,494 72	
Annual payments or premiums due and unpaid on memberships in force	7,997 11	
Net amount due from members		156,192 72
All other assets, viz.: Due from subordinate councils, $4,183.39; from grand council, $1,124.03; from deputies, $1,070.50; stock on hand for sale, $6,233.63; total		12,611 55
Total of invested and other Assets		$196,519 13

V. LIABILITIES.

Claims and death losses not due	$9,000 00
All other liabilities of the company, viz.: Due subordinate councils, $455.13; due grand councils, $87.74; due for supplies and printing, $6,054.07; total	6,596 94
Total Liabilities	$15,596 94

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	40,034	5,952
Policies or certificates written during year 1883	9,126	1,785
Total	49,160	7,737
Deduct number ceased to be in force during 1883	1,416	198
Total policies in force December 31, 1883	47,744	7,539

	Number.	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	7	
Losses and claims on policies or certificates incurred during the year 1883	303	48
Total	310	48

	Number.	Number.
Losses and claims on policies or certificates paid during the year 1883	307	48

ROYAL ARCH MUTUAL RELIEF SOCIETY.
(No. 1.)

No. 456 Sixth Avenue, New York.

[Organized and commenced business June 21, 1875.]

DANIEL WOLFF, *President.* JOSEPH M. LEVEY, *Secretary.*

Attorney for service of process in the State of New York, DANIEL WOLFF, No. 83 Pine street, New York.

I. INCOME DURING 1883.

Membership fees	$64 00	
Annual dues	113 00	
Assessments	1,550 00	
Total paid by members		$1,727 00
Interest		48 41
Total Income during the year		$1,775 41
Balance of ledger assets December 31, 1882		1,100 30
Total		$2,875 71

II. DISBURSEMENTS DURING 1883.

Losses and claims		$1,210 00
Salaries and other compensation of officers and other office employes		50 00
Rent		25 00
Printing		26 23
(*Total expense of management*	$101.23)	
Disbursements during the year deducted from above total		$1,311 23
Balance December 31, 1883		$1,564 48

III. INVESTED ASSETS.

Cash in office, $508.79; in bank, $1,055.71; total	$1,564 48

IV. OTHER ASSETS.

Mortuary assessments not yet due	1,125 00
Total of invested and other Assets	$2,689 48

V. LIABILITIES.

Claims and death losses, assessments not made	$1,125 00

ROYAL TEMPLARS OF TEMPERANCE, SUPREME COUNCIL.

BUFFALO, N. Y.

[Organized June 26, 1880; commenced business February 3, 1877.]

CYRUS K. PORTER, *President.* P. A. ROSS, *Secretary.*

Attorney for service of process in the State of New York, CYRUS K. PORTER, 48 West Eagle street, Buffalo, N. Y.

I. INCOME DURING 1883.

Annual dues, *per capita* tax	$1,651 94	
Assessments	253,961 26	
Total paid by members		$255,613 20
Received from all other sources		6,566 70
Total Income during the year		$262,179 90
Balance of ledger assets December 31, 1882		8,478 98
Total		$270,658 88

II. DISBURSEMENTS DURING 1883.

Losses and claims		$255,684 00
Traveling expenses of officers		24 98
Medical examiners' fees		321 60
Salaries and other compensation of officers and other office employes,		4,541 67
Rent		312 50
Advertising		523 06
All other items, viz.: Printed supplies, postage, expressage and incidental expenses		4,399 38
(*Total expenses of management*	$10,123.19)	
Disbursements during the year deducted from above total		$265,807 19
Balance December 31, 1883		$4,851 69

III. INVESTED ASSETS.

Cash in office and bank	$3,539 70
Office furniture and supplies	1,352 66
Total invested assets, as per balance	$4,892 36
Deduct depreciation from cost of assets	40 67
Total invested assets, less depreciation	$4,851 69

IV. OTHER ASSETS.

Mortuary assessment not yet due, but called for	19,288 45
Ledger accounts	2,242 86
Total of invested and other Assets	$26,383 00

V. LIABILITIES.

Claims and death losses not due	$14,600 00
Claims and death losses resisted	2,000 00
To officers or others for advances on account of expenses of organization	1,890 03
Due for salaries, rent and office expenses	600 00
Due on bills and overpaid accounts of councils	608 42
Total Liabilities	$19,698 45

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.	Amount.
Policies or certificates in force December 31, 1882	16,781	$8,077 00
Policies or certificates written during year 1883	3,310	736 00
Total	20,091	$8,813 00
Deduct number ceased to be in force during 1883	2,475	943 00
Total policies in force December 31, 1883	17,616	$7,870 00

ST. LAWRENCE BENEFIT ASSOCIATION.

[Accident Department.]

110 Temple Court, Beekman Street, New York.

[Organized July 12, 1882; commenced business September 1, 1882.]

JOHN I. BORNSDALL, *President.* CYRUS T. METCALF, *Secretary.*

Attorney for service of process in the State of New York, JULIAN A. HURDLE, No. 154 Nassau street, New York.

I. INCOME DURING 1883

Membership fees	$462 50	
Annual dues	270 00	
Assessments	111 31	
Total Income during the year		$843 81

II. DISBURSEMENTS DURING 1883.

Losses and claims	$90 00
Assessments returned to members	135 73
(*Total paid to members* $225.63)	
Commissions and fees to agents	237 63
Salaries and traveling expenses of agents	158 07

Advanced to officers and agents to be repaid out of salaries and commissions		$13 25
Printing		111 04
All other items		62 76
(*Total expense of management*...	$582.75)	
Disbursements during the year deducted from above total		$808 48
Balance December 31, 1883		$35 33

III. INVESTED ASSETS.

Cash in office, $22.79; in bank, $12.54; total	$35 33

IV. OTHER ASSETS.

Sunday ledger accounts	14 75
Total of invested and other assets	$50 08

V. LIABILITIES.

Sundry ledger accounts	$21 31

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates written during year 1883	145	62
Deduct number ceased to be in force during 1883	35	12
Total policies in force December 31, 1883	110	50

	Number.	Number.
Losses and claims on policies or certificates incurred during the year 1883	2	1
Losses and claims on policies or certificates paid during the year 1883	2	1

ST. LAWRENCE BENEFIT ASSOCIATION.

[LIFE DEPARTMENT.]

ROOM 110 TEMPLE COURT, NOS. 5 AND 7 BEEKMAN STREET, NEW YORK

[Organized July 12, 1882; commenced business September 1, 1882.]

JOHN I. BORNSDALL, *President.* CYRUS T. METCALF, *Secretary.*

Attorney for service of process in the State of New York, JULIAN A. HURDLE, 154 Nassau street, New York.

I. INCOME DURING 1883.

Membership fees	$1,738 00	
Annual dues	1,344 00	
Assessments	619 33	
Medical examiners' fees	345 50	
Total paid by members		$4,046 83
Received from all other sources, viz.: Cash advances, $4,143.26; sundry ledger accounts, $71.69		4,214 95
Total Income during the year		$8,261 78
Balance of ledger assets December 31, 1882		793 90
Total		$9,055 68

II. DISBURSEMENTS DURING 1883.

Assessments returned to members	$920 12
(*Total paid to members* $920.12)	
Commissions and fees to agents	886 10
Salaries and traveling expenses of agents	344 42
Medical examiners' fees	345 50
Salaries and other compensation of officers and other office employes,	45 82
Rent	1,300 00
Advanced to officers and agents, to be repaid out of salaries or commissions	979 42
Printing	531 71
All other items, viz.: Stationery, $60.25; legal expenses, $33.75; general expenses, $252.05; exchange and interest, $10.29; fixtures, $130.00; total	486 34
(*Total expense of management* $4,919.31)	
Disbursements during the year deducted from above total	$5,839 43
Balance December 31, 1883	$3,216 25

III. INVESTED ASSETS.

Cash in office, $1,540.35; in bank, $648.91; total	$2,189 26
Agents' ledger balances	980 59
Bills receivable	46 40
Total invested assets, as per balance	$3,216 25

IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force	164 92
Annual payments or premiums due and unpaid on memberships in force	669 12
All other assets, viz.: Fixtures, $551.90; due on ledger accounts, $546.05; total	1,097 95
Total of invested and other Assets	$5,148 24

V. LIABILITIES.

Borrowed money	$6,637 26
Sundry ledger accounts	71 69
Total Liabilities	$6,708 95

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number
Policies or certificates in force December 31, 1882	172	85
Policies or certificates written during year 1883	120	92
Total	292	177
Deduct number ceased to be in force during 1883	35	17
Total policies in force December 31, 1883	257	160

SCANDINAVIAN GRAND TEMPLE OF AMERICA.

782 Fulton Street, Brooklyn, N. Y.

[Organized and commenced business June 16, 1883.]

AD. PETERSON, *President.* G. SEFBORN, *Secretary.*

Attorney for service of process in the State of New York, N. DANA WELLS, No. 44 Exchange place, New York.

I. INCOME DURING 1883.

Membership fees	$230 00	
Annual dues	27 80	
Total paid by members		$257 80
Received from all other sources		47 03
Total Income during the year		$304 83

II. DISBURSEMENTS DURING 1883.

Commissions and fees to agents	$110 00
Salaries and traveling expenses of agents	10 00
Salaries and other compensation of officers and other office employes,	20 00
Advertising, $20.00; printing, $254.40; total	274 40
Seal letter press	17 00
Disbursements during the year	$431 40

III. LIABILITIES.

Borrowed money	$103 00
To officers or others, for advances on account of expenses of organization	26 57
Printing supplies	53 00
Total Liabilities	$182 57

SECURITY MUTUAL BENEFIT SOCIETY.

No. 233 Broadway, New York.

[Organized December, 1881; commenced business May, 1882.]

O. D. BALDWIN, *President.* W. B. CHANDLER, *Secretary.*

Attorney for service of process in the State of New York, W. D. SNOW, 102 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$4,451 90	
Annual dues	4,568 00	
Assessments	16,254 09	
Total paid by members		$25,273 99
Interest		109 89
Total Income during the year		$25,383 88
Balance of ledger assets December 31, 1883		3,548 76
Total		$28,932 64

II. DISBURSEMENTS DURING 1883.

Losses and claims		$13,972 46
(Total paid to members	$13,972.46)	
Salaries and traveling expenses of agents		7,519 90
Salaries and other compensation of officers and other office employes,		1,500 00
(Total expense of management	$9,019.90)	
Disbursements during the year deducted from above total		$22,992 36
Balance December 31, 1883		$5,940 28

III. INVESTED ASSETS.

Cash in bank	$5,830 39

IV. OTHER ASSETS.

Interest due	109 89
Total of invested and other Assets	$5,940 28

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	328
Policies or certificates written during year 1883	303
Total	631
Deduct number ceased to be in force during 1883	45
Total policies in force December 31, 1883	586

	Number.
Losses and claims on policies or certificates incurred during the year 1883	6

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	4	$13,972 46

SOUTHERN TIER MASONIC RELIEF ASSOCIATION.

ELMIRA, N. Y.

[Organized and commenced business August 12, 1868.]

C. N. SHIPMAN, *President.* H. B. BERRY, *Secretary.*

Attorney for service of process in the State of New York, CHAS. A. COLLINS, Elmira, N. Y.

I. INCOME DURING 1883.

Membership fees	$424 50	
Assessments	134,120 00	
Total paid by members		$134,544 50
Interest		598 50
Received from all other sources		200 00
Total Income during the year		$135,343 00
Balance of ledger assets December 31, 1882		15,739 95
Total		$151,082 95

II. DISBURSEMENTS DURING 1883.

Losses and claims		$127,298 00
(Total paid to members	$127,298.00)	
Commissions and fees to agents		872 50
Medical examiners' fees		101 85
Salaries and other compensation of officers and other office employes,		1,700 00
Rent		375 09
Advertising and printing		367 25
All other items, viz.: Paid Insurance Department, $25; postage, $637.44; total		662 44
Stationery		79 27
(Total expense of management	$4,158.31)	
Disbursements during the year deducted from above total		$131,456 31
Balance December 31, 1883		$19,626 64

Invested as follow·

III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens	$2,000 00
Stocks and bonds owned absolutely by the company	6,500 00
Cash in bank	11,126 64
Total invested assets, as per balance	$19,626 64

IV. OTHER ASSETS.

Personal property	1,301 00
Total of invested and other Assets	$20,927 64

V. LIABILITIES.

Claims and death losses not due	$2,000 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	4,564	2,375
Policies or certificates written during the year 1883	96	80
Total	4,660	2,455
Deduct number ceased to be in force during 1883	389	191
Total policies in force December 31, 1883	4,271	2,264
Losses and claims on policies or certificates incurred during the year 1883	69	44

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	69	$126,714	44	$82,870

TEACHERS' MUTUAL LIFE ASSURANCE ASSOCIATION.

NEW YORK.

[Commenced business May, 1869.]

H. C. MARTIN, *President.* H. C. LITCHFIELD, *Secretary.*

Attorney for service of process in the State of New York, H. C. LITCHFIELD, 239 East Houston street, New York.

I. INCOME DURING 1883.

Membership fees	$87 00	
Assessments	9,979 00	
Total paid by members		$10,066 00
Interest		10 60
Total Income during the year		$10,076 60
Balance of ledger assets December 31, 1882		2,103 19
Total		$12,179 79

II. DISBURSEMENTS DURING 1883.

Losses and claims		$11,500 00
(*Total paid to members*	$11,500.00)	
Salaries and other compensation of officers and other office employes,		150 00
Printing		57 75
All other items, viz.: Postage, $34.73; miscellaneous, $27.00: total.		61 73
(*Total expense of management*	$269.48)	
Disbursements during the year deducting from above total		$11,769 48
Balance December 31, 1883		$410 31

III. INVESTED ASSETS.

Cash in office, $92.48; in bank, $317.83; total	$410 31

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	1,954
Policies or certificates written during year 1883	154
Total	2,108
Deduct number ceased to be in force during 1883	76
Total policies in force December 31, 1883	2,032

TEACHERS' PROVIDENT ASSOCIATION OF THE UNITED STATES.

No. 28 Bond Street, New York.

[Organized March, 1881; commenced business April 7, 1881.]

N. A. CALKINS, *President.* A. S. BUSH, *Secretary.*

Attorney for service of process in the State of New York, EDWARD S. PECK, 293 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$19 90	
Assessments	34 40	
Total paid by members		$54 30
Interest		9 33
Total Income during the year		$63 63
Balance of ledger assets December 31, 1882		160 07
Total		$223 70

II. DISBURSEMENTS DURING 1883.

Losses and claims		$38 00
(*Total paid to members*	$38.00)	
Commissions and fees to agents		18 30
Printing		5 14
(*Total expense of management*	$23.44)	
Disbursements during the year deducted from above total		$61 44
Balance December 31, 1883		$162 26

III. INVESTED ASSETS.

Cash in office, $5.31; in bank, $156.95; total	$162 26

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	82
Policies or certificates written during year 1883	13
Total	95
Deduct number ceased to be in force during 1883	1
Total policies in force December 31, 1883	94

	Amount.
Losses and claims on policies or certificates paid during the year 1883	$38 00

TEACHERS' UNION RELIEF ASSOCIATION.

HOOSICK FALLS, N. Y.

[Commenced business April 13, 1881.]

C. W. EASTON, *President.* C. H. STOCKWELL, *Secretary.*

Attorney for service of process in the State of New York, WM. POWELL, JR., Hoosick Falls, N. Y.

I. INCOME DURING 1883.

Membership fees	$933 00	
Annual dues	692 00	
Assessments	1,005 05	
Medical examiners' fees	311 00	
Total paid by members		$2,941 05
Reinstating two members		6 40
Total Income during the year		$2,947 45
Balance of ledger assets December 31, 1882		65 34
Total		$3,012 79

II. DISBURSEMENTS DURING 1883.

Losses and claims	$950 95
Commissions and fees to agents	852 46
Salaries and traveling expenses of agents	247 50
Medical examiners' fees	313 00
Salaries and other compensation of officers and other office employes	210 00
Rent	30 00
Advertising and printing	65 25
Postage, stationery and miscellaneous items	22 24
(*Total expense of management* $1,740.45)	
Disbursements during the year deducted from above total	$2,691 40
Balance December 31, 1883	$321 39

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	416
Policies or certificates written during year 1883	313
Total	729
Deduct number ceased to be in force during 1883	70
Total policies in force December 31, 1883	659

	Amount.
Losses and claims on policies or certificates paid during the year 1883	$950 95

TELEGRAPHERS' MUTUAL BENEFIT ASSOCIATION.

No. 195 Broadway, New York.

[Commenced business October 22, 1867.]

A. R. BREWER, *President.* CHARLES P. BRUCH, *Secretary*

Attorney for service of process in the State of New York, CLARENCE CARY, No. 195 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$879 00	
Assessments	27,399 00	
Total paid by members		$28,278 00
Interest		2,366 92
Sale of waste paper		1 72
Total Income during the year		$30,646 64
Balance of ledger assets December 31, 1882		31,514 94
Total		$62,161 58

II. DISBURSEMENTS DURING 1883.

Losses and claims		$23,296 50
Assessments returned to members		21 00
(*Total paid to members*	$23,317.50)	
Medical examiners' fees		326 50
Salaries and other compensation of office employes		1,121 82
Advertising and printing		594 90
All other items, viz.: Postage, $239.45; incidental expenses, $304.67; delegates' expenses to annual meetings, $152.55; sundries, $71.80; total		768 47
(*Total expense of management*	$2,811.69)	
Disbursements during the year deducted from above total		$26,129 19
Balance December 31, 1883		$36,032 39

Invested as follows:

III. INVESTED ASSETS.

Stocks and bonds owned absolutely by the company		$35,725 00
Cash with Western Union Telegraph Company		2,376 14
Total invested assets, as per balance		$38,101 14
Deduct depreciation from cost of assets		2,068 75
Total invested assets, less depreciation		$36,032 39

IV. OTHER ASSETS.

Market value of bonds and stocks over cost		1,945 00
Dues from members for claims not yet assessed	$7,435 00	
Mortuary assessments due and unpaid on memberships in force	1,971 00	
Membership fees due and unpaid	67 00	
Total due from members	$9,473 00	
Deduct cost of collection	754 00	
Net amount due from members		8,719 00
Total of invested and other Assets		$46,696 39

V. LIABILITIES.

Claims and death losses not due	$969 20
Claims and death losses, assessments not made	6,000 00
Total Liabilities	$6,969 20

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	2,511	677
Policies or certificates written during year 1883	442	94
Total	2,953	771
Deduct number ceased to be in force during 1883	114	26
Total policies in force December 31, 1883	2,839	745

UNION BENEFIT LEAGUE.

CORNER BEEKMAN AND NASSAU STREETS, NEW YORK.

[Commenced business March 5, 1883.]

J M. EMERSON, *President.* S. ELLSWORTH TOTTEN, *Secretary.*

Attorney for service of process in the State of New York, J. H DURLAND, 68 West Ninety-second street, New York.

I. INCOME DURING 1883.

Membership fees	$5,335 00	
Annual dues	1,719 00	
Assessments	1,008 77	
Total paid by members		$8,062 77
Advanced by officers		576 43
Total Income during the year		$8,639 20

II. DISBURSEMENTS DURING 1883.

Losses and claims		$154 30
(*Total paid to members*	$154.30)	
Commissions and fees paid to agents		6,449 25
Salaries and traveling expenses of agents		760 24
Salaries and other compensation of officers and other office employes		540 76
Rent		260 00
Printing		255 01
Postage		62 64
(*Total expense of management*	$8.327.90)	
Disbursements during the year deducted from above total		$8,482 20
Balance December 31, 1883		$157 00

III. INVESTED ASSETS.

Cash in office	$157 00

IV. OTHER ASSETS.

Mortuary assessments not yet due	$1,945 58	
Annual payments or premiums in process of collection not yet due,	2,135 00	
Total due from members	$4,080 58	
Deduct cost of collection	408 00	
Net amount due from members		3,672 58
Total of invested and other Assets		$3,829 58

V. LIABILITIES.

To officers or others for advances on account of expenses of organization	$509 70

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.
Policies or certificates written during year 1883	831
Deduct number ceased to be in force during 1883	90
Total policies in force December 31, 1883	741

	Number.
Losses and claims on policies or certificates incurred during the year 1883,	8

UNION MUTUAL ASSOCIATION.

New York.

[Commenced business January 15, 1881.]

GEORGE R. SUTHERLAND, *President.* GRATTAN H. WHEELER, *Secretary.*

Attorney for service of process in the State of New York, GRATTAN H. WHEELER, Bath, N. Y.

I. INCOME DURING 1883.

Membership fees	$4,704 58	
Annual dues	4,399 50	
Assessments	9,117 75	
Total paid by members		$18,221 83
Interest		13 10
Received from members and agents		356 22
Total Income during the year		$18,591 15
Balance of ledger assets December 31, 1882		4,457 00
Total		$23,048 15

II. DISBURSEMENTS DURING 1883.

Losses and claims		$8,454 74
(*Total paid to members*	$8,454.74)	
Commissions and fees to agents		5,001 23
Salaries and traveling expenses of agents		1,004 73
Medical examiners' fees		121 30

Salaries and other compensation of officers and other office employes,	$2,659 78
Rent, $40; taxes, $15	55 00
Advertising, $106; printing, $1,205.17	1,311 17
All other items, viz.: Law expenses, $125; returned on expenses of organization, $567.29; total	692 29
(*Total expense of management* $10,845.50)	
Disbursements during the year deducted from above total	$19,300 24
Balance December 31, 1883	$3,747 91

III. INVESTED ASSETS.

Loans on policies or certificates as collateral	$358 08
Cash in office, $757.76; in bank, $1,035.20; total	1,792 96
Agents' ledger balances	1,411 34
Office fixtures	185 53
Total invested assets, as per balance	$3,747 91

IV. OTHER ASSETS.

Mortuary assessments not yet due	$1,200 00	
Deduct cost of collection	60 00	
Net amount due from members		1,140 00
Total of invested and other Assets		$4,887 91

V. LIABILITIES.

Claims and death losses not due	$1,350 00
Due for salaries, rent and office expenses	408 37
Borrowed money, including interest	281 10
Advance to officers for organization expense	1,450 00
Total Liabilities	$3,489 47

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	1,476
Policies or certificates written during year 1883	770
Total	2,246
Deduct number ceased to be in force during 1883	257
Total policies in force December 31, 1883	1,989

	Amount.
Losses and claims on policies or certificates unpaid December 31, 1882,	$1,050 00
Losses and claims on policies or certificates incurred during the year 1883	7,310 74
Total	$8,360 74

UNION MUTUAL BENEFIT ASSOCIATION.

BOSTON, MASS.

[Organized December 24, 1879; commenced business January 9, 1880.]

NEHEMIAH T. MERRITT, *President.* CHARLES R. FOLSOM, *Secretary.*

Attorney for service of process in the State of New York, JAMES MACCOY, No. 176 Third street, Troy, N. Y.

I. INCOME DURING 1883.

Membership fees	$1,669 53	
Annual dues	3,001 02	
Assessments	9,879 82	
Mortuary assessments paid in advance	61 69	
Total paid by members		$14,612 06
Interest		26 52
Total Income during the year		$14,638 58
Balance of ledger assets December 31, 1882		502 77
Total		$15,141 35

II. DISBURSEMENTS DURING 1883.

Losses and claims		$9,963 32
(*Total paid to members* $9,963.32)		
Commissions and fees to agents		1,382 07
Salaries and other compensation of officers and other office employes,		2,312 42
Rent		318 72
Advertising, $106.30; printing, $290.12		396 42
All other items		238 56
(*Total expense of management* $4,648.19)		
Disbursements during the year deducted from above total		$14,611 51
Balance December 31, 1883		$529 84

III. INVESTED ASSETS.

Cash in office, $112.01; in bank, $417.83; total	$529 84

IV. OTHER ASSETS.

Annual payments or premiums due and unpaid on memberships in force	$126 00	
Deduct cost of collection	60 00	
Net amount due from members		66 00
Total of invested and other Assets		$595 84

V. LIABILITIES.

Mortuary assessments paid by members in advance	$61 69

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	803	27
Policies or certificates written during year 1883	267	8
Total	1,070	35
Deduct number ceased to be in force during 1883	82	5
Total policies in force December 31, 1883	988	30

	Number.	Number.
Losses and claims on policies or certificates incurred during the year 1883	7	.....

	Amount.
Losses and claims on policies or certificates paid during the year 1883	$9,963 32

UNITED FRIENDS, IMPERIAL COUNCIL.

POUGHKEEPSIE.

[Organized and commenced business December 2, 1881.]

JACOB ROBERTS, *President.* O. M. SHEDD, *Secretary.*

Attorney for service of process in the State of New York, JOHN C. NOTT, Albany, N. Y.

I. INCOME DURING 1883.

Membership fees	$1,500 00	
Annual dues	1,202 98	
Assessments	34,747 28	
Balance on hand	1,410 04	
Medical examiners' fees	1,876 12	
Total paid by members		$40,736 42
Supplies		3,851 60
Total Income during the year		$44,588 02
Balance of ledger assets December 31, 1882		1,554 42
Total		$46,142 44

II. DISBURSEMENTS DURING 1883.

Losses and claims		$34,792 98
(*Total paid to members*	$34,792.98)	
Medical examiners' fees		1,876 12
Salaries and other compensation of officers and other office employes		1,475 00
Rent, $100.00; taxes, $23.00		123 00
Advertising and printing		2,478 22
Supplies		4,147 10
(*Total expense of management*	$10,099.44)	
Disbursements during the year deducted from above total		$44,892 42
Balance December 31, 1883		$1,250 02

III. INVESTED ASSETS.

Cash in bank	$1,250 02
Agents' ledger balance	890 75
Other items	3,000 00
Total invested assets, as per balance	$5,140 77

IV. OTHER ASSETS.

Mortuary assessments not yet due	199 26
Total of invested and other Assets	$5,340 03

V. LIABILITIES.

Claims and death losses, assessments not made	$6,000 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1882	2,291	527
Policies or certificates written during year 1883	3,349	547
Total	5,640	1,074
Deduct number ceased to be in force during 1883	138	27
Total policies in force December 31, 1883	5,502	1,047

	Number.	Number.
Losses and claims on policies or certificates incurred during the year 1883	18	1
Losses and claims on policies or certificates paid during the year 1883	18	1

UNITED STATES MUTUAL ACCIDENT ASSOCIATION.

No. 320 Broadway, New York.

[Organized October 11, 1877; commenced business November 3, 1877.]

CHARLES B. PEET, *President.* JAMES R. PITCHER, *Secretary.*

Attorney for service of process in the State of New York, CHARLES B. PEET. 569 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$40,128 00	
Annual dues	16,645 00	
Assessments	159,130 00	
Total paid by members		$215,903 00
Interest		31 16
From members, as deposit against future assessments		6,104 54
Total Income during the year		$222,038 70
Balance of ledger assets December 31, 1882		12,186 84
Total		$234,225 54

II. DISBURSEMENTS DURING 1883.

Losses and claims		$105,458 53
(*Total paid to members*	$105,458.53)	
Commissions and fees to members		13,236 55
Medical examiners' fees		2,568 69
Salaries and other compensation of officers and other office employes		37,818 29
Rent, $2,391.66; taxes, $413.85; total		2,805 51
Advertising, $28,268.00; printing, $4,626.15; total		32,894 15
All other items, viz.: Legal expenses, $1,179.67; postage, $7,300.71; furniture, $3,135.47; stationery, $2,585.59; exchange, $357.90; traveling expenses, $1,514.86; janitor, gas, and fire insurance, $366.59; miscellaneous, $3,232.57; total		19,673 36
(*Total expense of management*	$108,996.55)	
Disbursements during the year deducted from above total		$214,455 08
Balance December 31, 1883		$19,770 46

III. INVESTED ASSETS.

Cash in office, $4,063.02; in bank, $15,707.44; total	$19,770 46

IV. OTHER ASSETS.

Weekly indemnity assessments due and unpaid on memberships in force	520 00
Annual dues unpaid on memberships in force	1,227 00
All other assets, viz.: Furniture, fixtures and safe, $5,084.13; stationery, blanks, books and material, $1,000.00; total	6,084 13
Total of invested and other Assets	$27,601 59

V. LIABILITIES.

All other liabilities of the company, viz.: Deposited by members to pay future assessments, $6,104.54; miscellaneous bills not due or presented, estimated, $3,000; total	$9,104 54

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	10,431
Policies or certificates written during year 1883	10,032
Total	20,463
Deduct number ceased to be in force during 1883	5,134
Total policies in force December 31, 1883	15,329

	Amount.
Losses and claims on policies or certificates paid during the year 1883,	$105,458 53

UNITED WORKMEN, ANCIENT ORDER OF, GRAND LEGION, SELECT KNIGHTS OF NEW YORK AND PENNSYLVANIA.

ALBION, N. Y.

WALTER E. LOCK, *President.* JAMES McINTYRE, *Secretary.*

Attorney for service of process in the State of New York, CLARK D. KNAPP, Albion, N. Y.

I. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	421
Policies or certificates written during year 1883	195
Total	616
Deduct number ceased to be in force during 1883	89
Total policies in force December 31, 1883	527

	Number.
Losses and claims on policies and certificates unpaid December 31, 1882...	382
Losses and claims on policies or certificates incurred during the year 1883,	1,309
Total..	1,691

	Amount.
Losses and claims on policies and certificates paid during the year 1883,	$1,691 00

UNITED WORKMEN, ANCIENT ORDER OF.

DUNKIRK, N. Y.

[Commenced business January, 1874.]

WILLIAM G. RAINES, *President.* J. G. ARMSTRONG, *Secretary.*

Attorney for service of process in the State of New York, NATHAN J. HORTON, Dunkirk, N. Y.

I. INCOME DURING 1883.

Membership fees	$1,778 65	
Annual dues	19,379 00	
Assessments	298,845 00	
Total paid by members		$320,002 65
Borrowed money		1,000 00
Sale lodge supplies		886 09
Total Income during the year		$321,888 74
Balance of ledger assets December 31, 1882		7,452 87
Total		$329,341 61

II. DISBURSEMENTS DURING 1883.

Losses and claims	$296,000 00
Salaries and other compensation of officers and other office employes	3,316 66
Rent, $125; taxes, $7.50	132 50
Advanced to officers and agents, to be repaid out of salaries or commissions	575 00
Printing	1,538 76
All other items, viz.: Relief of Supreme Lodge, $1,778.65; tax to Supreme Lodge, $1,742.40; borrowed money and interest, $1,010; incidental expenses of grand recorder's office, $780; miscellaneous items, $8,445.16; total	13,756 21
(*Total expense of management* $19,319.13)	
Disbursements during the year deducted from above total	$315,319 13
Balance December 31, 1883	$14,022 48

III. LIABILITIES.

Claims and death losses due	$28,000

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	17,424
Policies or certificates written during year 1883	1,895
Total	19,319
Deduct number ceased to be in force during 1883	1,021
Total policies in force December 31, 1883	18,298
Losses and claims on policies or certificates unpaid December 31, 1882	18
Losses and claims on policies or certificates incurred during the year 1883,	144
Total	162

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1883	148	$296,000

UNITED WORKMEN, ANCIENT ORDER OF, SELECT KNIGHTS, SUPREME LEGION.

ALBION, N. Y,

[Commenced business September 6, 1881.]

CLARK D. KNAPP, *President.* W. F BOHN, *Secretary.*

Attorney for service of process in the State of New York, CLARK D. KNAPP, Albion, N. Y.

I. INCOME DURING 1883.

Membership fees	$417 00	
Annual dues	295 30	
Medical examiners' fees	416 50	
Total paid by members		$1,128 80
Received from all other sources		1,216 53
Total Income during the year		$2,345 33
Balance of ledger assets December 31, 1882		414 92
Total		$2,760 25

II. DISBURSEMENTS DURING 1883.

Traveling expenses and expenses of biennial session, 1883	$1,528 00
Medical examiners' fees	416 50
All other items	680 64
(*Total expense of management* $2,625.14)	
Disbursements during the year deducted from above total	$2,625 14
Balance December 31, 1883	$135 11

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York

	Number.	Number.
Policies or certificates in force December 31, 1882	113	6
Policies or certificates written during year 1883	845	38
Total	958	44
Deduct number ceased to be in force during 1883	6	.....
Total policies in force December 31, 1883	952	44

WESTERN NEW YORK MASONIC RELIEF ASSOCIATION.

ROCHESTER, N. Y.

[Organized May 19, 1871; commenced business May 25, 1871.]

JACOB G. MAURER, *President.* CLIFTON C. GIFFORD, *Secretary.*

Attorney for service of process in the State of New York, JOHN W. STEBBINS, No. 5 Chestnut street, Rochester, N. Y.

I. INCOME DURING 1883.

Assessments	$18,331 00	
Total paid by members		$18,331 00
Interest		110 87
Total Income during the year		$18,441 87
Balance of ledger assets December 31, 1882		4,317 98
Total		$22,759 85

II. DISBURSEMENTS DURING 1883.

Losses and claims		$17,770 54
(*Total paid to members* $17,770.54)		
Salaries and other compensation of officers and other employes		800 00
Rent		275 00
Printing		63 75
All other items, viz.: Postage, $23.00; postal cards, $105.00; miscellaneous. $81.70; total		209 70
(*Total expense of management* $1,348.45)		
Disbursements during the year deducted from above total		$19,118 99
Balance December 31, 1883		$3,640 86

III. INVESTED ASSETS.

Cash in bank	$3,640 86

IV. OTHER ASSETS.

Dues from members for claims not yet assessed	$1,122 00	
Mortuary assessments due and unpaid on memberships in force	633 60	
Mortuary assessments not yet due	2,308 30	
Total due from members		4,063 90
All other assets		200 00
Total of invested and other assets		$7,904 76

V. LIABILITIES.

Claims and death losses not due	$995 22
Claims and death losses, assessments not made	2,956 63
Total policy claims	$3,951 85

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	1,04
Policies or certificates written during year 1883	3
Total	1,08
Deduct number ceased to be in force during 1883	60
Total policies in force December 31, 1883	1,020

	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	3
Losses and claims on policies or certificates incurred during the year 1883	19
Total	22

WILLIAMSBURGH MASONIC MUTUAL BENEFIT ASSOCIATION.

[No. 81 Broadway, Brooklyn, N. Y

[Organized and commenced business August, 1867.]

C. W. HUBBELL, *President.* WM. DUNSCOMB, *Secretary.*

Attorney for service of process in the State of New York, HORACE C. SAWTELLE, No. 244 Hooper street, Brooklyn, N. Y.

I. INCOME DURING 1883.

Membership fees	$15 00	
Assessments	24,695 00	
Assessment fees	2,486 60	
Assessments in advance	404 90	
Total paid by members		$27,601 50
Interest		430 00
Total Income during the year		$28,031 50
Balance of ledger assets December 31, 1882		9,374 44
Total		$37,405 94

II. DISBURSEMENTS DURING 1883.

Losses and claims	$25,377 00
(*Total paid to members* $25,377.00)	
Medical examiners' fees	6 00
Salaries and other compensation of officers and other office employes,	1,000 00
Rent	174 00

Printing		$155 78
All other items, viz.: Postage, $180.50; insurance, $11.00; Union of Benevolent Societies, $10.00; legal expenses, $19.67; total		221 17
(*Total expense of management*..... $1,556.95)		
Disbursements during the year deducted from above total		$26,933 95
Balance December 31, 1883		$10,471 99

III. INVESTED ASSETS.

Cash in bank		$15,124 09

IV. LIABILITIES.

Claims and death losses due	$4,295 10	
Total policy claims		$4,295 10
All other liabilities of the company, viz.: Assessments paid in advance, $79.90; permanent fund, $10,749.09; total		10,828 99
Total Liabilities		$15,124 09

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1882	1,075
Policies or certificates written during year 1883	3
Total	1,078
Deduct number ceased to be in force during 1883	90
Total policies in force December 31, 1883	988

	Number.
Losses and claims on policies or certificates unpaid December 31, 1882	5
Losses and claims on policies or certificates incurred during the year 1883,	2

	Amount.
Losses and claims on policies or certificates paid during the year 1883,	$25,377 00

WOMEN'S MUTUAL INSURANCE AND ACCIDENT COMPANY.

No. 281 Fourth Avenue, New York.

[Commenced business February, 1883.]

ELIZABETH B. PHELPS, *President.* ELIZABETH S. ROBERTS, *Secretary.*

Attorney for service of process in the State of New York, JOHN A. KAMPING, 128 Broadway, New York.

I. INCOME DURING 1883.

Membership fees	$6,709 50	
Annual dues	2,504 60	
Assessments	1,822 63	
Medical examiners' fees	754 00	
Total paid by members		$11,790 73
From officers on advances on account of expenses of organization,		1,145 60
Total Income during the year		$12,936 33

II. DISBURSEMENTS DURING 1883.

Losses and claims	$75 00
Assessments returned to members	294 76
(*Total paid to members* $369.76)	
Commissions and fees to agents	6,457 59
Medical examiners' fees	754 00
Salaries and other compensation of officers and other office employes,	251 91
Rent	550 00
Advanced to officers and agents, to be repaid out of salaries or commissions	1,880 00
Advertising, $195.72; printing, $588.81	784 53
All other items, viz.: Postage, office furniture and sundry office expenses	141 33
(*Total expense of management* $10,819.36)	
Disbursements during the year deducted from above total	$11,189 12
Balance December 31, 1883	$1,747 21

III. INVESTED ASSETS.

Cash in office, $71.34; in bank, $755.51; total	$826 85
Agents' ledger balances	920 36
Total invested assets, as per balance	$1,747 21

IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force	$451 84	
Mortuary assessments not yet due	140 40	
Total due from members	$592 24	
Deduct cost of collection	20 00	
Net amount due from members		572 24
All other assets, viz.: Printed matter, $100.00; office furniture and stamps, $100.00; advances to agents, $1,880.00; total		2,080 00
Total of invested and other Assets		$4,399 45

V. LIABILITIES.

Claims and death losses, assessments not made	$125 00
To officers, for advances on account of expenses of organization	1,145 60
Total Liabilities	$1,270 60

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates written during year 1883	1,232	1,118
Deduct number ceased to be in force during 1883	32	32
Total policies in force December 31, 1883	1,200	1,086

	Number.	Number.
Losses and claims on policies or certificates incurred during the year 1883	4	2
Losses and claims on policies or certificates paid during the year 1883	1	.....

Receivers' Report.

NEW YORK MUTUAL ACCIDENT ASSOCIATION.

UTICA, N. Y.

GEORGE E. DENNISON, Receiver, Utica, N. Y.

I. INCOME.

Received from secretary on account	$690 00
Received from treasurer	52 76
Received on account assessments and annual dues	67 00
Additional assessments received	94 00
Total	$903 76

II. DISBURSEMENTS.

Stationery, postage, etc	$4 52
Printing, etc	25 00
Attorney-General's costs and expenses	50 00
Advertising	17 07
Clerk hire	25 00
Miscellaneous	4 80
Disbursements during the year deducted from above total	$126 39
Balance cash on hand	$777 37

The Receiver further reports that by an order of the Supreme Court, Eugene Sterns, Esq., has been duly appointed referee to hear and determine all undetermined or disputed claims against the Association.

Foreign Life Insurance Companies.

Abstracts Compiled from the Annual Statements of Foreign Life Insurance Companies Authorized to Transact Business in this State.

EAGLE LIFE INSURANCE COMPANY.

LONDON, ENGLAND.

[Incorporated 1805; commenced business 1807.]

CHARLES R. LEAYCRAFT, Resident Agent, No. 142 Pearl street, New York.

JEREMIAH LEAYCRAFT, Attorney for service of process, No. 142 Pearl street, New York.

Supplementary Annual Statement for the year ending December 31, 1883. *The Company has discontinued issuing new policies in the United States.*

I. INCOME DURING 1883.

Cash received for premiums, without deductions	$23,085 20	
Premiums paid by dividends, including reconverted additions	83 02	
Total premium income		$23,168 22
Interest on:		
Bonds owned		4,000 00
Loans on policies		3,911 92
Discount on claims paid in advance		7 98
Premiums collected		667 68
Total Income during the year		$31,755 80

II. DISBURSEMENTS DURING 1883.

Paid for losses and additions	$21,131,30	
Premium notes and loans used in payment of the same	1,033 00	
Total amount actually paid for losses and endowments		$22,164 30
Cash paid for surrendered policies		5,794 70
Premium notes and loans used in purchase of surrendered policies and voided by lapse		2,907 66
Cash dividends paid to policyholders (applied in payment of premiums, $83.02)		14,582 50
(*Total paid policyholders* ($45,449.16)		
Commissions to agents		1,504 00
Taxes, licenses, fines and fees in other States		510 58
Paid for rent		960 00
All other items		168 00
(*Total miscellaneous expenses* $3,142.58)		
Total disbursements during 1883		$48,591 74

Invested as follows:

III. INVESTED ASSETS.

Loans made in cash to policyholders on the company's policies		$63,228 35

Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States bonds	$113,625 00	$123,750 00	113,625 00
Cash in office and in bank			3,072 88
Total net or invested assets, as per balance			$179,926 23

IV. OTHER ASSETS.

Interest due and accrued on bonds and stocks owned		1,000 00
Market value of bonds *over cost*		10,125 00
Gross deferred premiums on policies in force	$3,117 90	
Deduct average loading (20 per cent)	623 58	
Net amount of uncollected and deferred premiums		2,494 32
Total admitted Assets		$193,545 55

V. LIABILITIES.

Total policy claims	$11,805 42
National, State or other taxes due	463 36
All other liabilities	20 00
Total Liabilities	$12,288 78

VI. BUSINESS IN NEW YORK DURING 1883.

On the lives of citizens of New York.

	Number.	Amount.
Losses and claims unpaid December 31, 1882	2	$11,184 62
Losses and claims incurred during 1883	17	54,944 40
Total	19	$66,129 02

	Number.	Amount.
Losses and claims on policies in New York paid during 1883	15	$30,866 66

Premiums collected or secured in New York during 1883, without any deduction for losses, dividends, commissions, or other expenses	$23,835 90

DECISIONS

BY THE

COURT OF APPEALS.

1883,

In re Insurance Companies.

FIRE CASES.

SUPREME COURT — GENERAL TERM.

FIRST DEPARTMENT — NOVEMBER TERM, 1882.

PEOPLE EX REL. AMERICAN INSURANCE COMPANY OF NEW YORK *v.* COMMISSIONERS OF TAXES.

[Hun, volume 28, page 261.]

BRADY, J. — The relator is a fire insurance company, incorporated under the general act for the incorporation of fire insurance companies, passed in June, 1853, and doing business in the city of New York.

In arriving at the amount of its taxable property, the Commissioners took into consideration the sum of $302,965, which the relator claimed should have been excluded because of the issuance to the policyholders of the company of certain certificates called scrip, and which they claimed was not liable to taxation, because the fund was held by the company for the payment of the certificates of scrip mentioned and issued by them to policyholders in pursuance of the contracts under which policies were issued. This scrip was issued to pay premiums under section 25 of the charter of the company, which declares that the board of directors may, at any time thereafter, by a vote of two-thirds thereof, and with the assent of two-thirds in amount of the stockholders, give to the holders of the policies of the company the right to participate in its profits, and to such extent, in such manner and upon such terms as shall be prescribed in and by such vote and assent. And it was provided in due form that seven per cent of the capital stock and the undivided surplus should be set apart for the stockholders. The balance of interest for the year from loans and investments and discounts on losses paid before maturity, and the amount of premiums earned during the year were to be ascertained and the sum of these to be considered the gross receipts. The expenses were then to be deducted and the balance was to be regarded as the net profits of the year. It was further provided that one-fourth of the net profits, when ascertained, should be set apart for the stockholders, in cash, and the remaining three-fourths set apart as a reserve fund, of which an amount, not exceeding fifty per cent of the premiums earned on participating policies, was to be divided among the holders of such policies in scrip, which should bear interest not exceeding six per cent annually. The reserve fund not divided to policyholders, it was further provided, should be first liable, to its entire extent, for all losses and expenses in any year exceeding the gross receipts, and such reserve funds being exhausted, the fund represented by the scrip should then be liable to its entire extent for all such losses and expenses, each later annual issue of scrip or stock to be first reduced or wholly canceled before any previous annual issues was reduced, and all the annual issues were to be canceled before the surplus or capital of the company, or any portion thereof, should be applicable to such losses. The board of directors were authorized to apply the fund and cancel the scrip for the purposes and in the succession mentioned, as the exigencies of the company might require. It was also provided that when the fund represented by the scrip should exceed $500,000, the directors were not to

apply less than one-half of the annual increase of the fund towards the redemption of the scrip, commencing at the earliest in date.

It will have been observed from what has been said that although there was authority for the issuance of the scrip, which refers to a division of profits, yet such profits were not actually divided by the issuance of the scrip, and were to be retained by the company, and, in certain contingencies, to be used to pay its losses; and that being so, it seems to be very clear that the scrip is nothing more than a promise to pay, in a certain contingency, a fixed sum of money to the holder, with interest. If the reserve fund, for example, be exhausted in the payment of losses and expenses, and resort must be had to the fund set apart for the stockholders, then the board of directors is to apply it and cancel the scrip, if necessary, for the purposes and in the succession mentioned. So that the fund which is represented by the scrip is held subject to the necessities which may require its use for purposes other than the payment of the scrip in reference to which it was issued.

The question involved in this case is therefore one which has already been decided by the Court of Appeals and adversely to the claim of the relator. (*The People ex rel. The Williamsburgh Gas-Light Company* v. *The Board of Assessors of the City of Brooklyn*, 76 N. Y., 202.) In that case it appeared that the company, having accumulated the profits and reserve fund, issued certificates to its stockholders to the amount of $1,000,000, which were similar in form to the scrip issued in this case. The assessors refused to make a deduction on account of such certificates, and the company reviewed their action by *certiorari*. Folger, J., in delivering the opinion of the court, said, in the course of his opinion: "It is claimed that the legal affect of the issuing of the certificates was to divide the profits among the stockholders, and that they ceased to be surplus profits. A promise to divide is not a dividing, more than a promise to pay is a payment. If profits existed they remained with the company until they were actually handed over to the stockholders proportionately. That has not yet taken place. At most there is an obligation existing to do it at some indefinite time."

We are unable to distinguish the difference in principle between these two cases. We think, therefore, the action of the Commissioners should be affirmed. Ordered accordingly, with costs.

Daniels, J., concurred.

Present — Brady, P. J., and Daniels, J.

Proceedings affirmed, with costs.

Affirmed by Court of Appeals March 13, 1883. No opinion.

THE PEOPLE ex rel. THE WESTCHESTER FIRE INSURANCE COMPANY, Appellant, *v.* GIDEON W. DAVENPORT et al., Trustees, etc., Respondents.

[New York Reports, volume 91, page 574; March 13, 1883.]

Ruger, Ch. J. — This appeal presents two questions, viz.:

First. Whether the relator had in the month of January, 1881, personal property liable to assessment and taxation.

Second. Whether section 8 of chapter 542 of the Laws of 1880 exempted it from assessment upon its personal property for purposes of local as distinguished from State taxation.

The record shows that the board of trustees of the village of New Rochelle, Westchester county, assessed the relator in January, 1881, upon a valuation of $76,000 for personal property, for the purpose of raising a fund to pay for the expenses of lighting and keeping in repair the street lamps, repairing roads and bridges, and for the contingent expenses of the village.

The relator objected to any assessment upon personal property, and presented to the board of village trustees, who were duly authorized to make such assessment, an affidavit made by their secretary about the 8th day of January, 1881, as a basis for such objection. There also appears in the record a subsequent affidavit made by said secretary as the foundation of these proceedings to review such assessment. From both of these affidavits it appears that the relators were the owners of personal property at the time of the assessment in question to the amount of $774,600; that of this amount $500,000 consisted of an investment in the bonds of the United States government not subject to taxation. That their liabilities for unpaid losses amounted to about $35,000 — leaving $239,600 of personal property subject to taxation, unless they were exempt therefrom by reason of a contingent liability stated in the affidavit as follows, viz.: "Premiums unearned, reclaimable by policyholders on demand for unexpired terms of their policies (about), $340,000."

If this exemption is allowed to the extent claimed, it follows that the relators have no personal property subject to taxation. The return of the trustees to the writ of *certiorari* herein does not state the evidence upon which they proceeded in making the assessment against the relator, but does allege that the said assessment was "duly and legally made." As the law stood prior to the act of 1880, the surplus earnings and capital stock of an insurance company were liable to assessment at their actual value, less certain deductions provided for by statute, and such value was to be determined by the assessors upon such evidence as was accessible to them. (Chapter 456, Laws of 1857; *People ex rel. Glens Falls Insurance Company* v. *Ferguson*, 38 N. Y., 91.) The affidavit of the person taxed, as to the amount and value of taxable property possessed by him, may be presented to the assessors and made the basis of a claim to be relieved from assessment, but such affidavit is not conclusive upon the assessors, and they are authorized to inquire further and estimate the actual value of such taxable property upon such evidence as they may possess. (*The People ex rel. Mutual Fire Insurance Company* v. *Commissioners*, 76 N. Y., 73.) We have no evidence before us which shows that the assessors did not deduct from the conceded assets of the relator all that it was entitled to have deducted on account of its contingent liabilities.

We have shown that at least $163,600 was thus deducted by the trustees, and there is no evidence in the case upon which a legal conclusion can be predicated, that this deduction was not all that the relator was entitled to ask.

The affidavit of the secretary of the company does not state the amount of outstanding policies carried by the company, the cost of reinsuring their risks, or the method by which he computes the amount that holders are entitled to reclaim upon a surrender of the unexpired policies. The affiant, assuming the power of judgment upon various questions involved, in arriving at such a result, swears that a certain amount is liable to be reclaimed by policyholders.

This is a mere legal conclusion, which has been predicated upon facts not disclosed.

It is essential that a party assailing the validity of an assessment, should make it conclusively appear that the method by which the assessors arrived at the result complained of was incorrect, and that the assessment does not represent the fair

value of the property assessed. This does not appear in this case, unless we assume that the method adopted by the secretary in computing the amount which policyholders were entitled to reclaim from the company was correct, and also that the value of the property of an insurance company is impaired to the full amount which it is thus liable to refund.

We can find no authority either in the statute or the reported decisions of the courts to sustain such a conclusion. It was held by this court in the case of *The People ex rel. The Mutual Fire Insurance Company* v. *The Commissioners of Taxes* (*supra*), that none of the provisions of the various statutes included in chapter 466, Laws of 1853, chapter 563, Laws of 1854, and chapter 199, Laws of 1865, affected the *status* as taxable property of premiums upon expired policies held by a fire insurance company. Chapter 110 of the Laws of 1880, falls within the reason of the same case, and does not, therefore, affect the taxable *status* of such property. We are not aware of any statute which, either directly or by implication, establishes a rate for taxing any of the property belonging to a fire insurance company at less than its fair value, and what that value may be is to be determined by the assessors by the same rules that govern them in arriving at the value of the property of an individual. It was held by this court in the case of *The People ex rel. Glens Falls Insurance Company* v. *Ferguson* (38 N. Y., 89), that when the assessors absolutely refused to deduct any sum from the assessment for personal property of an insurance company on account of its contingent liability to refund unearned premiums, that they erred, and that such liability should be taken into account in arriving at the actual value of its assessable property.

This court, in the case of *The Mutual Fire Insurance Company* v. *Commissioners* (*supra*), decided that an insurance company had no cause to complain that an assessment was excessive when the assessors had appraised its receipts for premiums upon unexpired policies at fifty per centum of such receipts. The Court, in that case, intimated quite strongly that a claim to have the entire amount of cash receipts deducted could not be supported under our statute, and quoted approvingly the case of *The People's Fire Insurance Company* v. *Parker* (35 N. J. L., 575), where it was held that such premiums were the property of the company and liable to taxation, without deduction for contingent liability on outstanding policies. To say that such receipts constitute a trust fund, held by an insurance company for the use of the policyholders, or that it is a liability of the company in any such sense as to constitute a debt entitled to be deducted from the sum of its property in determining the value thereof for assessable purposes, is contrary to reason, and is not sustained by any authority known to us.

The insurer, in fact, not only acquired the absolute ownership to such moneys, when received for premiums, but is, by the lapse of time, soon freed from liability to repay any part thereof to the policyholders, except in those occasional instances where a loss occurs.

The receipts of a mutual life insurance company, authorized to be accumulated and kept as a fund for the payment of losses during its existence, but subject eventually to be divided among its policyholders, were held to be capital subject to taxation. (*The People ex rel. Mutual Life Ins. Co.* v. *Supervisors*, 16 N. Y., 425.) The liability of an insurance company to refund any part of the premiums received by it is remote and contingent, and does not constitute one of the objects contemplated by either party in entering into a contract of insurance. The immediate object contemplated by the insured is to obtain an indemnity for any prospective loss which he may be subjected to on account of the peril insured against.

The object of the insurer is to obtain such a sum as will afford him a profit, over and above an indemnity, on account of the contingent liabilities which he may incur in the aggregate on account of the various contracts entered into by him.

The right of the assured to surrender his policy and claim a return of the balance of the premiums paid by him, less the short rates charged for the time the policy has actually run, is a mere incidental right not contemplated by the parties when the contract was made, and is practically seldom resorted to by the policyholder, for the reason that it is inconsistent with the object and intent of his original contract.

Neither in law or equity does this liability constitute a debt owing by an insurance company which should be deducted from the value of its taxable property, when it is called upon to bear its proportion of the burdens of government.

The conclusion to which we have arrived on this branch of the case is the more gratifying, for the reason that otherwise a vast amount of property held by insurance companies, in the shape of so-called unearned premiums, would altogether escape taxation. Such a result would produce manifest injustice. It would be improper for us to point out the manner by, and the amount for, which this fund should be subjected to taxation, for the reason that we have not the data and facts before us upon which to base a conclusion, and that question must be left undetermined until a proper occasion arises for its consideration.

There would seem to be some plausibility in a claim that the amount of its assessable property should be reduced by the price which it might cost to obtain a reinsurance of its outstanding risks, were it not for the fact that thereby the charges made against such receipts would be swelled by the increased cost of short rates and the expenses and anticipated profits of two companies instead of one. But in this case we have no way of arriving at the amount which would be required to effect a reinsurance upon the outstanding risks of the relator, and we have no way of determining whether more or less than fifty per centum of the receipts for premiums upon enexpired policies was deducted, either in the computation made by the secretary of the relator or in the estimates of the trustees. Until the contrary be shown, we must assume that the trustees proceeded legally in the performance of their official duty.

We are therefore brought to the consideration of the second question raised by this appeal, viz.: As to the effect of the provisions of chapter 542, Laws of 1880, upon the power of local authorities to assess the companies therein named upon their personal property for the purpose of taxation. This act, among other things, provides for the payment by such companies of a tax to be estimated in the manner therein particularly pointed out. Then follows the particular clause, under which it is claimed that such corporations are exempted from the payment of all taxes, except those therein specified, and which reads: "The lands and real estate of the various corporations, joint-stock companies and associations mentioned in this act, shall continue to be assessed and taxed where situated, but the capital stock and personal property of said corporations, joint-stock companies and associations shall hereafter be exempt from assessment or taxation, except, as in this act prescribed, and no tax on gross receipts, except as in this statute authorized, shall be imposed or charged against any street horse railroad company." It cannot be disputed but that the language employed in the exemption clause of this section, if considered literally, is broad enough to sustain the claim of the relator; but it is claimed, on the other hand, that it must be construed in connection with the other portions of the same section and act, in view of the existing circumstances and facts to which

it relates, as well as of other statutes in *pari materia*, and that if, from these sources, an intent, on the part of the legislature, to restrict the operations of the general words of the statute can legitimately be inferred, it is the duty of the court to give effect to such intent. Some question is raised as to the extent to which the court can inquire into the intent of the legislature, with the view of restricting the effect of general language, which, in itself, is plain and unambiguous, but the right of doing so, to some extent, is conceded by the most conservative. (*Smith* v. *People*, 47 N, Y., 330; *The People ex rel. Wood* v. *Draper*, 15 id., 532; *White* v. *Wager*, 32 Barb., 250; affirmed, 25 N. Y., 328; *Rogers* v. *Bradshaw*, 20 Johns., 735.)

This is a power which should be carefully exercised, and assumed only when the meaning and intent of the legislature can be clearly ascertained, and a contrary interpretation would be productive of injustice or great public injury. (*People* v. *Lambier*, 5 Denio, 9.)

It was formerly held that the title of an act was no part of the act itself, and was of little legislative import, but by the Constitution of this State it is made, in some cases of controlling importance, and it is here held to be a legitimate subject for consideration in determining the intent of special legislative action. (*People* v. *Molyneux*, 40 N. Y., 113; *Bishop* v. *Barton*, 2 Hun, 436; affirmed, 64 N. Y., 637.) But a principle of construction of universal authority is that which requires the court to limit and restrict the operation of a statute when its language, if applied in its literal sense, would lead to an absurdity or manifest injustice. (Rules of interpretation by various authors; Potter's Dwarris on Statutes, pages 121 to 146.)

JOHNSON, J., who favored a strict construction of the Constitution in *Newell* v. *The People* (7 N. Y., 97), says: "If the words embody a definite meaning, which involves *no absurdity and no contradiction between different parts of the same writing* than that meaning, apparent upon the face of the instrument, is the one which alone we are at liberty to say was intended to be conveyed." It necessarily follows that when a statute does lead to an absurdity or to contradiction between its different parts, its general language may be interpreted to conform to the presumed intention of its framer. These principles of construction are more frequently called into exercise, in construing acts of the legislature creating exemptions from taxation, than any other, for the reason that exemptions to individuals from the common burdens laid upon citizens by the necessities of government are not favored by the courts, and are generally strictly construed.

The courts have, therefore, required an exemption from taxation to be described in clear and unambiguous language, and to appear to be undisputably within the intention of the legislature, or they have declined to enforce it. "The taxing power is of vital importance," said Chief Justice MARSHALL in *Providence Bank* v. *Billings* (4 Pet., 561); "its abandonment ought not to be presumed in a case in which the deliberate purpose of the State to abandon it does not appear." Illustrations of these rules are quite common in the books, and the following cases are among them: When an act exempted churches or places of public worship from "being taxed by any law of the State," it was held that they were liable to an assessment for improving a street. (*In the Matter of the Mayor, etc., of New York*, 11 Johns., 77.) An act exempted cemetery associations from "all public taxes and assessments." *Held*, that they were liable to a tax for building a sidewalk. (*Buffalo City Cemetery* v. *City of Buffalo*, 46 N. Y., 506.) An exemption "of every school-house and every building erected for a seminary of learning," was held not to exempt a private boarding school. (*Chegaray* v. *The Mayor, etc., of New York*, 13 N. Y., 220,) Exemption from "taxation of every kind" does not exempt from

an assessment for street improvements. (*Sheehan* v. *Good Samaritan Hospital*, 50 Mo., 155; 11 Ano. Rep., 412.) A railroad company paid the State a specific tax under a law which provided that it should not "be assessed with any tax on its lands, buildings or equipments." *Held*, not to preclude municipal taxation. (*Orange and Alexandria R. R. Co.* v. *Alexandria*, 17 Gratt., 176.) A statute laid a tax on railroads, and declared it to be "in lieu of all other taxes." *Held*, not to exempt them from taxation for laying out a highway. (*Bridgeport* v. *New York and New Haven R. R. Co.*, 36 Conn., 255; 4 Ano. Rep., 63.) The Foster Home Society, by its charter, was exempt from "taxes and assessments." *Held*, that this did not include local assessments for municipal purposes. (*State Protestant Foster Home Society* v. *The Mayor, etc.*, 35 N. J. Law, 157.)

Where an act exempted a society from "all taxes, charges and impositions," it was held not to include a tax for improving streets. (*The City of Paterson* v. *The Society of E. U. M.*, 4 Zabr., 385.) A statute providing that houses for schools, etc., should be exempt from taxation. *Held*, not to relieve them from taxation for streets. (*In the Matter of College Street*, 8 R. I., 476.) Where a cemetery company was exempted from the payment "of any tax or public imposition whatever," it was held that a paving tax was not embraced in the exemption. (*Mayor of Baltimore* v. *Green Mount Cemetery*, 7 Md., 517.)

Some of these cases were decided upon the ground that assessments for the opening of a street and similar purposes were not taxes, but were benefits; however, they seem to illustrate the general principle that the courts are not, in all cases, bound to give effect to the broad and unrestricted language of a statute.

In the light of these principles let us approach the examination of the act in question.

From a general comparison of its provisions with the tax laws in force at the time of its enactment and the statistics relating to taxation, we find that in any event it provides for a large reduction in the rate of taxation collectible from some, if not all, of the companies described therein. If it be held to exempt them from liability to pay State taxes alone, the reduction from the existing rates would, in many instances, be considerable, but if it should also be held that the act of 1880 exempted them from the payment of all taxes, except the tax therein imposed, their contributions to the support of government would be still more largely reduced, a consequence which would seem to show that either they had been overburdened heretofore, or that the legislature did not contemplate so large a deduction from their taxation as the contention of the appellants would now seem to authorize. The corporations named in this act are universally organized and owned by individuals for their individual profit and advantage, and there is nothing in the character of their business or the objects of their organization which especially entitles them to exemption from the burdens which are common to all other enterprises and citizens, and it is our duty to scan closely any law under which they claim special immunities or privileges. A logical deduction from the claim of the relator would not only deprive the local legislatures of cities and counties of the power of distributing local burdens, so that the property of the corporations benefited should bear its equal share, but would operate as a repeal, by implication, of all existing laws authorizing the imposition upon them of taxes for local purposes. No claim is made that there is any attempt to accomplish this repeal, by direct language, but it is urged that an intention to do so must be inferred from the repugnancy claimed to exist between the language of the act and the power of taxation conferred by prior statutes. It is an established principle that the repeal of a statute

by implication is not favored, and it is only when the two statutes cannot be so construed as to stand together and to give to each some legitimate effect and operation that a repeal is held to be intended. A consideration of the number and object of the statutes authorizing local taxation throughout the State, presents this argument of the relator in a startling aspect. Those objects include the raising of funds for the support of local government, educational purposes and the poor, the establishment and maintenance of police and fire departments, the opening, paving, repairing and improving of streets, highways and sidewalks, the lighting of the same, the enforcement of sanitary regulations, the acquisition of cemeteries, free libraries and lands for monument purposes and the payment of municipal bonded indebtedness. These comprise but a few of the objects for which such taxes may be imposed.

Most of these objects inure directly to the benefit of these corporations, and some are indispensable to their safety and protection. In addition to the general laws imposing the duty of protecting all citizens and property owners upon the local authorities in our State, such corporations, like other citizens, are specially entitled by statute to recover damages from the cities and counties wherein the loss occurs for such injuries to their property as may be occasioned by mobs, riots and unlawful assemblies. It is within the knowledge of all that, under these statutes, municipal corporations have been held responsible, in heavy damages, for losses of such a character incurred by corporations, and quite recently, in our own State, counties and cities were sought to be charged with the duty of preserving corporate property which had been seized by mobs to the amount of many millions of dollars. Many of the corporations claiming the benefit of this exemption are purely local in their organization and business and claim their entire support from the communities where they are located.

Taxation and protection are correlative obligations, and it is contrary to justice and fundamental principles to impose the one and withdraw the other. It is undoubtedly competent for the legislature in the exercise of its legitimate power to do an act which is so unequal and unjust as this, but it is also in accordance with established principles that it should be required to manifest such intention in plain and explicit language concerning which there can be no misunderstanding.

Taxation for local purposes is usually based upon the annual assessment-rolls of the towns or cities, and if it is made unlawful to include the property of these corporations in such rolls their exemption from local taxation becomes absolute.

If we turn from the consideration of the policy of the act and its necessary consequences to the language used therein, we shall find strong reason to infer that the legislature intended to exempt the corporations named therein from State taxation alone.

The sentence by which the lands, buildings and real estate of such corporations are reserved for taxation, in the locality where situated, affords some evidence of an intention to exclude their other property from local taxation, but the strength of the argument is much impaired by the apparent confusion which runs through the whole section.

Thus, after apparently exempting all of the corporations named from all assessments or taxation upon personal property they proceed to enact that street horse railroad companies shall not be taxed upon gross receipts.

Aside from the fact that street horse railroads are not liable for taxes upon their gross receipts by any law, they had just exempted them and all other corporations (if the relator's claim be correct) from all taxes and assessments whatsoever.

It would seem by the addition of such last clause, that the framer of the statute supposed, notwithstanding the broad and general exemption, that in some way these corporations had still been left subject to some tax upon their personal property.

The act is too loosely and inconsistently expressed to induce us to give it the sweeping effect which is claimed for it. A further examination of the language of the act shows that it was intended to relate to State purposes and enlist State action alone. Section 3 and others provide that certain corporations "shall be subject to and pay a tax into the treasury of the State annually." Section 9 devotes the moneys received thereunder exclusively to the payment of the current expenses of the State. The manner in which the tax upon capital and surplus earnings is to be arrived at is provided by section 1, as follows: "The president or treasurer of the corporations, etc., named, shall report to the comptroller the amount of their capital stock and the amount of each and every dividend declared in the year preceding such report. In case they have declared no dividend, or if such dividends amount to less than six per cent, the secretary and treasurer are to appraise the value of their capital stock and report the same to the comptroller, who may change such valuation, if, in his judgment, it does not represent the fair value of such stock. The published statistics of the State, for the past four years, show that while the aggregate amount of State and local taxation approximates $50,000,000 annually, the proportion thereof which is payable exclusively as a State tax, has varied from $3,000,000 to $6,000,000 only. It seems improbable that the legislature intended to relieve these corporations from such a burden and throw it upon individuals, when no allusion whatever is made to such a result, in the act which is intended to accomplish so important a revolution. These considerations certainly call upon us to look to all of the legitimate sources of information accessible to ascertain the object and intent of the legislature. The title of the act thus becomes an important element in ascertaining such intent. It is entitled "An act to provide for raising taxes for the use of the State." While the term "State" is used to designate the whole body politic, comprising the people and its territorial jurisdiction, it is also sometimes used to designate the agencies employed in administering the government, which would doubtless include within its signification local as well as the properly so-called State officers. When, however, it is used in reference to the subject of taxation, it is generally so used in contradistinction to the term "local," and an act which is expressly described as being intended to raise a revenue for the State would not be considered as covering the subject of a support for a local object, such as the maintenance of a fire department, a police force, the lighting streets, or any of the various subjects of municipal legislation. Neither can we refrain from giving some significance to the legislation of the succeeding year. Chapter 361 of the Laws of that year amended section 8 of the previous year by expressly restricting the exemption therein provided for, to taxes for State purposes alone, and thus made it accord with what the respondent now claims was its original intent. Chapter 332 of the Laws of the same year purports to ratify, confirm and legalize the assessments and levy of taxes in the city of New York upon the corporations, etc., named in the act of 1880, which had been levied in disregard of the exemption now attempted to be made under that act. While a radical change in the phraseology of an act is generally to be regarded as a legislative construction that the law so amended did not as originally framed embrace the amended provisions, yet the time when and the circumstances under which the amendment is enacted are to be regarded in construing their effect. We think these acts are to be considered as in effect declaratory of the object and intent

of the prior legislation. They certainly import an almost immediate repudiation by the law-making power of the theory that the State intended by the legislature of 1880 to exempt the property of the corporations affected thereby from local taxation. The force which should be given to subsequent as affecting prior legislation, depends largely upon the circumstances under which it takes place. If it follows immediately and after controversies upon the use of doubtful phraseology therein have arisen as to the true construction of the prior law, it is entitled to great weight. (*People ex rel. Mut. Life Ins. Co., of N. Y.* v. *Board of Supervisors*, 16 N. Y., 431.) If it takes place after a considerable lapse of time and the intervention of other sessions of the legislature, a radical change of phraseology would indicate an intention to supply some provisions not embraced in the former statute. While a declaratory act has no conclusive force in the construction of prior statutes by the judiciary, yet it has usually been regarded as entitled to some consideration and weight. (*Coutant* v. *People*, 11 Wend., 513; *Sedgwick on Laws and Statutes* [2*d*], 214.) In this case the legislature, at the heel of its sessions, pass an act which the succeeding body not only change and amend, but pass an independent act expressly intended to nullify the effect claimed by the relator to flow from the act of 1880. We must regard these facts as adding great force to the doubts created by the unmeaning expressions and apparent scope and object of the act itself. Suggestions are made in the briefs for the appellants that the legislature could not have intended to exempt one tax and not the other, for the reason that it would be impracticable for the local officers to sever them. It seems to us that a sufficient answer to this suggestion is afforded by the fact that for the past two years, under chapter 361 of the Laws of 1881, we have been acting under a law which did sever local from State taxes; and no complaint has been made that difficulty exists in carrying it out, so far as we know. From the considerations above stated we are induced to hold that it was not the intention of the legislature, by chapter 542 of the Laws of 1880, to exempt the property of the corporations and companies therein named from taxation for local purposes.

The judgment should, therefore, be affirmed.

All concur, except Earl, J., who dissents upon the first ground.

Judgment affirmed.

COURT OF APPEALS.

PEOPLE *v.* ALBANY INSURANCE COMPANY.

[Vol. 92d, N. Y. Reports, page 458, June 5, 1883.]

Rapallo, J.—The only question in this case which remains open, in view of our recent decisions, is whether the $100,000 divided among the stockholders of the defendant in February, 1881, was a dividend made or declared during the year ending November 1, 1881, within the intent and meaning of those words, as used in section 3 of chapter 361 of the Laws of 1881.

It appears from the agreed statement of facts, and the report thereto attached, that the capital of the company was $200,000; that on the 30th of June, 1880, it had a surplus fund of $179,437.16, being an accumulation of past earnings; that on the 1st of January, 1881, this fund had increased to $201,942.64; that the charter of the company was to expire by lapse of time in June, 1881; that in

January, 1881, the company declared a dividend of $12,500, being six and a quarter per cent on its capital stock, and that in February, 1881, it was resolved that the sum of $100,000 should be taken from its surplus fund and paid to and divided among the stockholders. It is admitted that such division was made in contemplation of the expiration of the company's charter, it being at the same time resolved that such charter should be extended. It is further admitted in the statement of facts that the whole of the said $100,000 so paid to and divided among the stockholders was earned and acquired by the said company before the 1st of January, 1880, and was the result of the accumulation of the profits of the company for several years prior to that time, and that the dividend of six and one-quarter per cent declared in January, 1881, was paid from the earnings and profits of the company for the current year, and was the only one so declared or made in the year beginning November 1, 1880.

The tax sought to be recovered is computed on the basis of dividends having been made or declared during the year ending November 1, 1881, to the amount of fifty-six and one-quarter per cent on the par value of the stock of the company.

As we have held in the tax cases lately decided, the tax in question is not upon the dividends declared, nor upon the property of the company, but upon its franchise of carrying on business as a corporation. Former laws provided for the taxation of the property of corporations, but this tax upon their franchise was a new tax first created by chapter 542, of the Laws of 1880, of which the act of 1881 is an amendment. These acts are prospective in their operation, and the tax thereby imposed is payable annually, not for the past, but for the future enjoyment of the franchise. The framers of the act had to solve the problem of ascertaining the value of such enjoyment, and for that purpose alone was reference made to dividends. The act provides that every corporation (with certain exceptions) shall pay annually into the treasury of the State, a tax upon its corporate franchise to be computed as follows: If the dividend or dividends made or declared by such corporations, etc., during any year ending with the first day of November, amount to six or more than six per centum upon the par value of its stock, then the tax to be at the rate of one-quarter mill on the capital stock for each one per centum of dividends so made or declared, or if no dividends be made or declared, or if the dividends made or declared do not amount to six per centum upon the par value of the capital stock, then the tax to be at the rate of one and one-half mill upon each dollar of the valuation of the said capital stock, etc.

The amount of dividends made or declared during the year are thus made simply the measure of the annual value of the franchise upon which the tax is to be annually paid. As dividends can be legally made only out of earnings or profits, and cannot be made out of capital, they are assumed to approximate as nearly as practicable the just measure of the tax which should be imposed upon the corporation for the enjoyment of its franchise. Should a corporation earning six per cent or more withhold all dividends or pay less than six per cent and accumulate its earnings, or employ them as capital to improve its property, it would not thereby escape taxation, for it would then be taxable according to the actual value of its capital stock, and that value would be increased by the amount of surplus thus accumulated, and it would be taxable at the rate of one and one-half mills upon each dollar of the valuation of such stock, which will be found by computation to be substantially the same amount for which it would have been taxable had the profits been divided. But should a corporation, for the purpose of evading taxes under the act, divide six per cent or more, but less than its actual earnings in any

one year after the passage of the acts of 1880 and 1881, and thus create a surplus, there would be no injustice in treating the division of such surplus in a subsequent year as a dividend within the meaning of the act, for it would be the statutory measure of the value of the franchise which the corporation had enjoyed since the time when such franchise was subjected to the tax.

But the present is a very different case from that supposed. The surplus here in question was all acquired prior to the passage even of the act of 1880, and was the accumulation of earnings of several previous years. It had constituted part of the property of the corporation, and been taxable as such during those years. It might have been the measure of the enjoyment of the franchise during those previous years when the franchise was not taxable, but was no measure of the value of such enjoyment during the year 1880 or 1881, and these aggregated earnings of several years were certainly no criterion of the value of such franchise during any single year. A division of property thus previously acquired could not have been within the contemplation of the framers of the act in fixing upon the annual dividends as a measure of the value of the franchise of the corporation ; and even if a dividend, within the letter of the act, to construe it as a dividend for the purposes of the act, would be so contrary to its spirit and intent that such a construction is inadmissible.

The decision of the Supreme Court of the United States in *Bailey* v. *Railroad Company* (106 U. S., 109), is very much in point. Section 122 of the Internal Revenue Act of 1864 (13 Stat. at Large, 284) provided that any railroad company that declared any dividend in scrip or money, due or payable to its stockholders as part of the earnings or profits of such company, should be subject to a duty of five per cent on all such dividends whenever payable. The railroad company, in 1868, issued certificates, which were decided to be a scrip dividend, of $23,000,000 to its stockholders, as representing earnings of the company which had been expended in the construction and equipment of the road and the purchase of real estate and other property. It was contended on the part of the plaintiff that by the express terms of section 122 these certificates, being a declaration of a dividend, as part of the earnings of the company, were taxable upon the amount thereof without deduction; that the policy, as well as the language of the act, fixed the charge upon the declaration itself, and, for the purposes of taxation, concluded both as to the amount subject to the tax, and that such a rule was reasonable as furnishing an obvious standard and the only safe criterion of the tax, to avoid fraudulent evasions. The court, however, held that the tax provided for in the act was an annual income tax, the scheme of the statute being to levy the tax upon the income for each year, ending the thirty-first of December next preceding the assessment of the tax, and that the defendant might show what portion of the earnings represented by these certificates accrued prior to the passage of the act imposing the income tax, and those earnings should be deducted from the amount of the scrip dividend.

We are of opinion that the dividend of fifty per cent, or $100,000, should not be considered in assessing the tax in question, and that it should be computed on the basis of the dividend of six and one-quarter per cent made in Jauuary, 1881.

The judgment appealed from should be reversed, with costs.

All concur.

Judgment reversed.

Upon motion subsequently made, the *remittitur* was amended so as to read as follows:

Judgment modified by striking therefrom the sum of $2,500 and interest thereon from January 15, 1882, without costs to either party.

COURT OF APPEALS.

THE PEOPLE *v.* THE HOME INSURANCE COMPANY.

[New York Reports, 92d volume, page 328, May 1, 1883.]

Ruger, Ch. J. — It is claimed by the appellant that the law under which the tax involved in this action was imposed is obnoxious to the provisions of section 20 of article 3 of the Constitution, in that it does not state distinctly the object to which the tax is applicable.

The statement is that it is "applicable to the payment of the ordinary and current expenses of the State." (Sec. 9, chap. 542, Laws of 1880.) It was admitted upon the argument by the learned counsel raising the objection that it would be impracticable to state the object of a prospective tax in all cases, without more or less indefiniteness; and that the question actually to be considered was the degree to which such indistinctness might constitutionally extend. It was further conceded that a provision which defined the object of a tax to be the replenishment of the general or any other specified and legally recognized fund of the State treasury, or a provision for any one of these funds, or for "unseen contingencies," would be a sufficient compliance with the requirement of the Constitution.

We think these concessions are fatal to the contention of the appellant.

To sustain his position it would be necessary for the appellant to demonstrate that the specification of some out of many items legally chargeable upon a certain fund is a less distinct statement of the object of a tax than a statement that it is to be applied to replenish the undivided fund itself. It is obvious that this cannot be done. These concessions were, of course, involuntary, and such as counsel was by force of controlling adjudications in this court constrained to make. Even in the absence of such admissions the decisions referred to would lead to the same result.

The system by which the finances of the State are classified and the purposes to which their moneys may be applied is embodied in numerous acts of the legislature creating various distinct and separate funds. Among them is a so-called general fund, which is also recognized by the Constitution. (Sec. 2, art. 7 of the Const. [1 vol. R. S., pp. 493 *et seq.*].) Each of these several funds, aside from the general fund, is devoted to some special object, and payment therefrom for any other purpose than that to which it is specifically devoted is prohibited by law.

The most, if not all of the ordinary and current expenses of the State, are specifically chargeable to the general fund. (Vol. 1, R. S. [7th ed.], pp. 496 to 500.) In addition to these special provisions it is further enacted that any appropriation made by the legislature, not specially charged to any other fund, shall be paid from the general fund. (Vol. 1, R. S., pp. 500 and 501.)

It is thus apparent not only that the payment of all the current and ordinary expenses of the State government is chargeable upon the general fund, but also that of various other necessary expenditures. It seems to follow that if the specification of the replenishment of this fund be held to be a sufficiently distinct statement of the object of a tax within the constitutional requirement, the designation of one or more of the several classes of expenditures lawfully chargeable to that fund would be equally sufficient and distinct. This question has been before this court on several occasions and the effect of each decision is adverse to the claim made by the appellant.

The first time that it was raised was in the case of the *Sun Mutual Insurance Company* v. *The City of New York* (reported in 5 Sandford, 10). The statute under

which that case arose empowered the board of supervisors of New York county to raise by tax upon the real and personal property subject to taxation in said county the sum of $1,606,525, and described the object of the tax, that it was "to be applied toward defraying the various contingent expenses legally chargeable to the said city and county, and such expenses as the mayor, aldermen and commonalty of the city of New York may in any manner sustain or be put to by law." It was held, Chief Justice OAKLEY delivering the opinion, that the statement of the object of the tax was a sufficient compliance with the constitutional provision. This case was affirmed upon appeal to this court, although the particular question referred to was not discussed in the opinion, and did not even appear to have been mooted. (8 N. Y., 241.) The opinion upon this point, as reported in 5 Sandford, was, however, expressly approved by this court in *The People* v. *Supervisors of Orange County* (17 N. Y., 235). The law authorizing that tax directed its proceeds to be paid into the State treasury "to the credit of the general fund." It was held that the description of the object of the tax was as distinct as was reasonably practicable, and was a sufficient compliance with the requirement of the Constitution. Mr. Justice HARRIS, delivering the opinion of the court, says: "The sum of the whole argument is this: the general fund is a thing long and well known by every intelligent citizen of the State. Its existence is recognized by the Constitution itself. It is an object to which money has often been and may now lawfully be appropriated. The legislature thought fit to make an appropriation to this fund. For this purpose it directed a tax to be levied. It is distinctly stated in the law that this was the object for which the tax was imposed. The constitutional requirement in this respect was thus satisfied." We regard the description of the object of the tax in the law of 1880 to be at least as definite and precise as that considered in either of these cases.

It is quite significant that the framers of the clause, as well as of the Constitution of 1846, designated the general fund as the object of a tax laid by that instrument, and thus gave a practical construction by its authors of the meaning of the language under consideration. The financial operations of the State have now been carried on for nearly thirty-seven years under this provision of the Constitution, and during each of those years questions involving its practical construction have been presented to each branch of the State government, and have been necessarily considered and decided by the various departments.

The almost uniform description of the object of the annual tax levies in the laws authorizing their imposition has been to require their application "to the purposes of the general fund and for the payment of those claims and demands which constitute a lawful charge upon that fund." Taxes have been levied by the Legislature, collected by the State officers, and disbursed by its authorized agents during this long period, without objection as to the sufficiency of such statements or the legality of the method by which these acts were performed, and it would now seem too late to raise a question of such importance and fraught with such dangerous consequences to those engaged in the enforcement of the laws.

If this question were at all doubtful upon authority, this constant and uniform construction by every department of the State government for so long a period would have great, if not controlling weight upon the interpretation of this provision. We are therefore of the opinion that this objection to the constitutionality of the act cannot be sustained.

The only remaining question in the case is whether the State authorities in taxing corporations under the statutes of 1880 and 1881 are obliged to deduct the

amount of stock which such corporations hold in bonds of the United States from the total amount of their capital stock, and compute the tax only upon the dividends derived from the remainder of such capital. The agreed statement of facts in this case shows the total capital stock of the appellants to be $3,000,000, of which the sum of $1,940,000 was, on the 1st day of November, 1881, invested in United States bonds. The annual dividend declared by the corporation for the year preceding that date was ten per cent upon its entire capital stock. The tax imposed under these acts, computed upon such dividend, aggregated $7,500. A statement of some of the propositions of law undisputed or conceded by the respective parties will limit the range of citation and discussion. No question was made upon the argument as to the correctness of the propositions that a State legislature has no power to levy a tax directly either upon United States bonds held by individuals or corporations, or upon the property represented by such bonds or the income derivable therefrom; and that a legislature could not indirectly accomplish an object which it was prohibited from attaining by direct and positive legislation. It was also undisputed that a State, in the exercise of its legislative power, has the right to impose taxes upon the business, privileges and franchises of a corporation organized under its laws, and from which alone it derives its corporate existence and secures protection in the prosecution of its business. In other words, it is admitted that among the legitimate subjects of State taxation is not only the property of individuals and corporations, but in the case of corporations the very right of exercising the privileges granted to them by the State. These several propositions are also abundantly sustained by the authorities. It thus appears that the only question presented for our consideration under this branch of the appeal is whether the tax in question was in fact levied upon the franchises of the defendant, which would be undeniably lawful, or upon the property of the corporation invested in the securities of the general government, which would be unlawful. It is not claimed that this law in terms assumes to authorize the taxation of the exempted securities, but it is asserted that it effects this result indirectly, and therefore amounts to the exercise of a prohibited power.

This involves an inquiry into the real intention of the legislature in passing this statute. The appellant claims that we must go behind the object declared by that body, and from the language and effect of the act, as well as from other sources of information, hold its real object to be different from its declared intent. Waiving for the present a consideration of the question whether the court has the right by judicial construction to determine that the legislature has in fact exercised a prohibited power instead of one which it legally might, and which it expressly declared it did exercise, we will proceed to examine the question presented upon the theory advanced by the appellant. In the determination of questions involving the construction of statutes, and their validity as depending upon legislative intent, we may doubtless legitimately examine the history of the legislation as well as the act itself and acts *in pari materia*. By such examination we are enabled to see the general nature of the scheme inaugurated by the legislature and its relation to prior and existing laws concerning taxation. The statutes in question left the corporations still subject to the payment of local taxes (*The People ex rel.* v. *Davenport et al.*, *Trustees*), always constituting the great bulk of taxation in the State, and attempted by a new system to collect only so much of the burdens laid upon them as inured exclusively to the use of the State, by tax upon their franchise alone. They were expressly exempted from the customary tax laid for State purposes upon their property by the general law, and thus secured some compensation for this franchise tax by a partial exemp-

tion from the usual property tax. Not only the object but also the method contemplated by the legislature were new in many respects. Among other things the law enumerates certain distinct and specified classes of corporations to whom its various provisions shall respectively apply, and for the first time in the history of State taxation the State, as distinguished from the local authorities, intervened directly, not only in the assessment of the tax, but also in its collection and the transfer to the State treasury of the funds thus collected. It is also believed to be the first time in the practice of the State that an attempt has been made by a general scheme to impose taxes exclusively upon the franchises and business of corporations organized under its laws, and to exact their payment as a condition upon the exercise of the privileges granted them by the State. The tax complained of was levied under section 3 of chapter 542 of the Laws of 1880, as amended by chapter 361 of the Laws of 1881, and which, after describing the corporations subject to its provisions, continues as follows: "Shall be subject to and pay a tax upon its corporate franchise or business into the treasury of the State annually, to be computed as follows: 'If the dividend or dividends made or declared by such corporation, joint-stock company or association, during any year ending with the first day of November, amount to six or more than six per centum upon the par value of its capital stock, then the tax to be at the rate of one-quarter mill upon the capital stock for each one per centum of dividends so made and declared.'" When the dividends are under six per cent, another method of computation is provided which it is not here essential to describe.

By section 5 of the same act a further tax of eight-tenths of one per centum upon the gross amount of their receipts for premiums, also as a tax upon their corporate franchise and business, was required to be paid by fire and marine insurance companies annually into the State treasury. The act further provides that such corporations shall be exempted from all further taxation for State purposes, except upon their real property. In case of the intentional neglect or refusal of the corporations bound to report their condition or pay the taxes as therein required, it was provided that an action to recover the tax might be brought by the Attorney General and also that their respective charter and corporate privileges should be forfeited and terminated. We have before seen that the State legislature had an undoubted right, by virtue of its jurisdiction over corporations organized under its laws, to levy such tax upon their business and privileges, aside from all property taxation, as in its discretion it might deem just and proper, in order to provide revenues for the State. Conceding this, the appellant claims that because the legislature has directed the amount of this tax to be arrived at in a particular way, *i. e.*, by requiring payment of a per centage upon declared dividends, and because such computation may be based in part upon interest derivable from funds invested in United States bonds, such method necessarily invalidates the tax to the extent of dividends accrued from the capital so invested.

We are unable to see why this precise proposition has not been determined adversely to the appellant, both by this court and by the Supreme Court of the United States. The question was substantially involved in *Monroe Savings Bank* v. *City of Rochester* (37 N. Y., 365), where it was held that a tax upon the entire surplus of a savings bank levied as a tax upon the franchises of the corporation was not void, although it had a portion of its property invested in United States bonds and although such bonds were estimated as property in computing the sum upon which the tax was levied. The franchises of a corporation were held to be proper subjects of taxation, the court saying: "It follows that, if such taxation

falls within the scope of legislative power, that power may also prescribe a rule or test of value." "It can hardly be denied that a fair measure of the value of the franchises of corporations would be the profits resulting from their use, and in adopting such a rule of estimate no one could justly complain of its being unequal in its effects upon different corporations or unjust in its general operation."

In *Society for Savings* v. *Coite* (6 Wallace, 594); *Provident Institution* v. *Massachusetts* (Id., 611); *Hamilton Company* v. *Massachusetts* (Id., 633), the point here involved was also decided. In the Coite case, a law of the State of Connecticut had imposed a tax of three-fourths of one per cent on the total amount which savings banks had on deposit on a day certain in lieu of all other taxes upon them. The bank had on the day specified upwards of half a million dollars of its deposits invested in United States government bonds and claimed that such amount should be deducted from its gross deposits by the State authorities in levying the tax. Although the law did not in terms purport to levy a tax upon the franchises or business of the corporation, yet the court held that it was a tax upon the franchise and was a legitimate exercise of the taxing power of the State. The criticism is made upon this case that the law authorized a tax upon the liabilities of the bank. Even if this were so, it would not impair the force of the case as an authority. But the criticism, we think, is not well founded, for admitting that the deposits of a savings bank represent the amount of its indebtedness, they also indicate its ability to pay as well as its financial condition. It would be difficult to devise a more accurate test of the value of the franchise of a savings bank than by taking the amount of its deposits as the measure of its prosperity.

The case of *Provident Institution* v. *Massachusetts*, immediately following, reaffirmed the proposition laid down in the case of Coite, and declared that a tax levied upon the gross deposits of a savings bank was not susceptible to the objection that it was a tax upon government securities. Mr. Justice Clifford, in his opinion, says: "It is the corporation that is to make the payment, and if it fail to do so it is liable not only to an action for the amount of the tax, but, what is more significant, it may be enjoined from the future exercise of its franchises until all taxes shall be fully paid." And further, discussing the difference existing between franchises and property taxes, he says, in language particularly applicable to this case: "Franchise taxes are levied directly by an act of the legislature, and the corporations are required to pay the amount into the State treasury. They differ from property taxes as levied for State and municipal purposes in the basis prescribed for computing the amount, in the manner of assessment and in the mode of collection." "Comparative valuation in assessing property taxes is the basis and computation in ascertaining the amount to be contributed by an individual, but the amount of a franchise tax depends upon the business transacted by the corporation, and the extent to which they have exercised the privileges granted in their charter." This case was followed by the Hamilton Company case, in which the conclusions before reached were again affirmed.

The legislature of Massachusetts had enacted a statute by which corporations in that State having a capital stock divided into shares were required to pay a tax of one-sixth of one per cent upon each dollar of the excess of the market value of all such stock over the value of its real estate and machinery. The Hamilton Company had invested $300,000 of its capital in the bonds of the United States. Some of the questions considered involved the construction of constitutional provisions and statutes not applicable here, but the broad doctrine was announced that a law which apportioned a tax upon the franchise of a corporation according

to the value of its capital stock, although such capital stock was partially invested in securities exempt from taxation, was not for that reason invalid. The main question argued was that, inasmuch as no express authority existed under the State Constitution to tax the business or franchises of a corporation, unless comprehended in the word "commodities," whether that word conferred the necessary power, and it being held under the long-settled decisions of the State courts that the term did confer such power, the Supreme Court affirmed the validity of the tax as a tax upon franchises and not upon property. Mr. Justice Clifford, who also wrote in this case, says: "All trades and avocations by which the citizens acquire a livelihood may also be taxed by the State for the support of the State government. Power to that effect resides in the State independent of the Federal government, and is wholly unaffected by the fact that the corporation or individual has or has not made investments in Federal securities."

In neither of the three cases cited was it claimed or suggested upon the argument that if the State legislature had in terms laid the tax upon the business or franchise of the corporation, any question as to the validity of the tax could have been successfully raised, but on the contrary, it was clearly held that the State having power to tax the franchise of corporations, and having exercised the power, the court would ascribe such exercise to the power which authorized it although the act levying the tax did not specially designate its character.

Applying the tests derived from these authorities it seems conclusively established that the act under which this tax was levied must be held to have imposed a franchise and not a property tax, and that its enactment constituted a lawful exercise of legislative power. It is levied upon corporations alone and one of the penalties provided for its non payment is the forfeiture of their charter. The amount of the tax is dependent upon their business prosperity as evidenced by their capacity to declare dividends, instead of upon the value of the corporate property, and it is made payable by the corporations affected directly to the State authorities. The income of these corporations is referred to only as a means of arriving at the measure of their liability. As was said in the Provident Institution case: "The subject-matter to be taxed is the corporation, and the average amount of the deposits within the period named furnishes the basis of computing the amount." It was conceded on the argument that neither by statutory or judicial authority had any fixed basis for computing the taxable value of a corporate franchise been established, either by the State or Federal governments. It necessarily follows that this question must be decided according to the judgment and discretion of the bodies having authority to tax such privileges as the occasion for such a decision may from time to time arise. Having this power, and having professed to exercise it in a given case, it is not easy to see upon what principle a court can judicially ascribe the legislative action to another power which the legislature is prohibited from exercising. The contention is that we should hold that the legislature has really imposed a tax upon property while professing only to tax a franchise In other words, the rule of construction claimed is that we should impute to the legislature an unlawful intent in a case where its action is plainly sustainable upon justifiable grounds. Well and long settled rules forbid us from placing such an interpretation upon statutory enactments, and rather require us to make every reasonable intendment to uphold rather than to nullify the exercise of legislative authority. The authorities cited would seem to require us to hold this law valid as a tax upon the franchise, even though that character had not been expressly ascribed to it by the legislature by the very terms of the act.

The case of the Hamilton Company goes much farther than we need go to sustain the judgment appealed from. There, although the value of exempted bonds held by a corporation entered directly into the computation of the amount of a proposed tax, no portion of the tax was deemed to have been invalidated thereby. If the principal of such bonds can be considered as a basis for computing the amount of a franchise tax, the partial consideration of the income of such bonds for a similar purpose must be equally unobjectionable.

We have examined Pennsylvania cases cited by the appellant in support of the proposition that a tax like the one in question had there been judicially decided to be a tax upon capital stock. They do not appear to us to support that proposition. The cases arose under local statutes, and were controlled by special provisions therein contained. It is true some of them hold that in a case where the State officers were authorized to tax capital stock alone, the imposition of a tax by them, in which the amount of the tax was determined by the amount of corporate dividends declared, was a tax upon capital stock. This conclusion was reached by force of the rule contained in the maxim, "*ut res magis valeat, quam pereat,*" the court holding that the dividends which were there made the basis of the tax were merely referred to as a means of arriving at the value of the capital stock, which was in fact the subject of taxation. If these cases can be assumed to hold beyond this, they conflict with *Hamilton Company* v. *Massachusetts* and *Monroe County Bank* (*supra*).

It is further strenuously contended by the appellants that because the amount of the tax authorized to be levied upon corporations dividing less than six per cent annually, shall be graduated by the appraised value of their capital stock, it necessarily follows that the tax in question must be held to be a tax upon capital stock and not upon the franchise. The cases above cited hold directly the contrary. We also think it may safely be assumed that so long as a corporation continues business under its charter, the privilege of so doing is of some pecuniary value to it, and that there is no valid reason why the value of the capital stock may not be used as an element for determining the amount of tax, levied upon the franchise, and why it will not in each year approximate its variable taxable value quite as accurately as any other method. In the present case the dividends are used to determine the value of the corporate franchise, and there is no inconsistency in these modes of estimating the respective values of capital stock and of corporate franchises. The prosperity of a corporation will affect equally the value of its franchises and the market value of its capital stock, or, in other words, what enhances the value of the franchise will raise the value of its capital stock, and while the one may, in the aggregate, be more greatly enhanced than the other, yet they may equally afford a just method of arriving at the taxable value of the respective subjects. The operation of the same law determines the relative value of both stock and franchise.

The title to the stock involves the ownership of the property of a corporation, including its franchise, and variations in the value of such stock, as affected by its prosperity, indicate, by necessary relation, the comparative variations in the value of its franchise.

We are unable to see any force in the objection raised to this law that various corporations subjected to its provisions are thereby subjected to unequal or double taxation. Corporations are, of course, alone subject to the payment of franchise taxes, and they may be divided into as many classes as the different pursuits followed by them may require. (*Railroad Tax Cases*, 92 U. S., 575.) The rate of

taxation provided by the act seems to be justly and equitably apportioned and to bear equally upon each of the classes named therein who stand in similar relations to each other. Absolute equality in paying the burdens of taxation, as shown by experience, is impossible of attainment, and it is not an insuperable objection to a law that it does not accomplish that result. (*Commonwealth* v. *The People's Five Cent Savings Bank*, 5 Allen, 428; *Bank of Chenango* v. *Brown*, 26 N. Y., 467.) In the consideration of the effect and meaning of laws imposing taxes it would undoubtedly be the duty of the court to so construe them, if possible, as to avoid unequal and double taxation, but in determining the question of legislative power we are precluded from entertaining such considerations and must be governed by the constitutional authority conferred upon the legislative body. In performing the duty of levying taxes for the support of government, State legislatures may, in the exercise of their undoubted power, impose double taxes or lay burdens beyond the financial capacity of the classes taxed, and however impolitic or unwise such a course would be, the courts have no right to interfere with the exercise of the legislative discretion. (*The People* v. *The Mayor of Brooklyn*, 4 N. Y., 419; *Gordon* v. *Cornes*, *supra*.) Such questions properly belong to the legislative branch of the government, whose exclusive duty it is to apportion and impose the taxes required for the use of the government. (*Monroe County Bank* v. *Rochester*, *supra*; *Gordon* v. *Cornes*, 47 N. Y., 608; *Litchfield* v. *Vernon*, 41 N. Y., 124.) If this question were open for examination in this court upon principle, we think the plan adopted by this law for determining the taxable value of corporate franchises is fair and equitable and affords no reasonable cause for complaint.

The tax is governed by actual results and is measured exclusively by the prosperity of the corporation taxed as shown by the profits voluntarily distributed among its shareholders. The mode of assessment seems to be governed by just principles and to adapt itself to the variable character of the property. The amount is so graded that it rises and falls with the fluctuations in the prosperity of the business of the corporation. The various processes which are so essential in securing equality and fairness in distributing the burdens of property taxes are rendered inapplicable and unnecessary by a rule which refers the valuation of the thing taxed to the owner of the property, without reference to the actual value of his invested or accumulated property, and is based upon the principle by which a business tax alone is supported. It must be borne in mind that this tax is a fractional tax, for which an equivalent property tax has been surrendered, and thereby substantial equality of taxation may be presumed to have been produced even as between individuals and the corporations taxed. In this case the propriety of the method is made apparent from the fact that although nearly two-thirds of the capital of the defendant is invested in government bonds, but about one-quarter of its income is derived from that source.

It would seem that these corporations could not fairly claim exemption for more than the proportionate amount of income which is derived from investment in exempted securities, but we feel constrained to hold, in accordance with the principles laid down in the cases cited, that the tax in question was a tax upon franchises alone, and was therefore within the exercise of legitimate legislative power.

The judgment should be affirmed.

All concur.

SUPREME COURT—SPECIAL TERM.

IN THE MATTER OF THE APPLICATION OF THE EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Landon, J.—The Superintendent of Insurance, upon the application of the relator, considered its request to be permitted to do a marine insurance business within this State, and refused it.

If a *mandamus* would lie against the Superintendent in a matter of this nature, it would be to compel him to consider the relator's application and act upon it. The *mandamus*, therefore, is not necessary. Whether the determination of the Superintendent upon the petition, and the facts applicable thereto may be reviewed by this court upon *certiorari* or appeal, is a question not now before us.

Motion denied, with ten dollars costs.

BRIEF OF DEPARTMENT COUNSEL.

First. This appeal does not lie.

I. It is admitted that such appeals have been taken. They are reported in the Court of Appeals, but appeals to that court have uniformly been dismissed on the ground that the ruling of the General Term was discretionary and not the subject of review by the higher tribunal. (*People ex. rel. Lorillard* v. *Clyde*, 9 N. Y., 603; *People ex rel. Dederich* v. *Clark*, 77 N. Y., 595.)

II. The Code itself provides for and recognizes such an appeal. (Sec. 2087.)

III. But neither the Code nor any decision has yet modified the rule that no appeal lies from a decision resting in the discretion of the court that rendered it. This rule is too well known and elementary to need comment or citation of authority here. The exercise of discretion can be appealed from, but only where that discretion has been abused. Unless so abused, the granting or refusing of the writ is in the discretion of the court of original jurisdiction, and is not appealable. (*In re Application of Dederich*, 77 N. Y., 595.)

Second. Mandamus does not lie. The issue or refusal of a certificate of a renewal certificate, is matter of discretion with the Superintendent of Insurance.

I. A brief review of statutory enactment on this subject may be of service. There never has been any legislation, since 1849, giving any right to the Superintendent of Insurance to issue any certificates to any company doing business in more than one kind of insurance. Chapter 308 of the Laws of 1849, once gave the power, but that statute was denuded by the repealing act of 1853 of every provision, except that relating to marine insurance. (Laws 1853, chap 463, § 22; chap. 466, § 28.) Thus the law has stood ever since. But by a later enactment the whole question seems to be set at rest. Laws of 1873, chapter 593, section 2, provides as follows: "The Superintendent shall have power to refuse admission to any company, corporation or association * * * whenever, in his judgment, such refusal shall best promote the best interests of the people of the State." Thus, by language unqualified in expression and most comprehensive in scope, the grant or refusal of the certificate is vested in the discretion and judgment of the Superintendent. *Mandamus* can compel action, but it cannot direct or control discretion. (*Hutchin-*

son v. *Commissioners of Canal Fund*, 25 Wend., 692; 26 Wendell, 658; 2d Cow., 438; 18 Wendell, 78; *People ex rel. Opdyke* v. *Brennan*, 39 Barb., 651.)

III. The allegation that the company has ever been permitted to issue both fire and marine policies by any authority of the department, must be an error. A certificate may have been issued to the company in its corporate name, but it conferred no duplicate authority. In any event this was before 1873. For three years before this date, 1867, '68 and '69, it was, in terms, confined to fire insurance. But admit that such a certificate has been issued. Will it be maintained that a certificate issued to a fire and marine insurance company of Rhode Island once granted must be always renewed at the will of the appellant; that the authority once conferred must be an everlasting possession? It is extremely desirable for the future guidance of this department that this question should be settled now and here. If it be so, of what use then is the yearly report and the renewal certificate required by the statute? When the year is gone the authority of the company ceases until the certificate is renewed. Every company begins and ends business with the year, and the law of one year is no protection against the statute of the year following. *In re Hartford Life and Annuity*, at Special Term in March last, Mr. Justice LEARNED declares a doctrine which will undoubtedly be sustained in this court. "The right of a corporation of another State to do business here depends on the permission of this State; and a renewal of authority is only a new permission." This doctrine was affirmed on appeal by the General Term in September last. The case coming into this court was affirmed, the language of the decision being: "The reasons assigned in the opinion of the court at Special Term, for denying the peremptory writ of *mandamus* there applied for, were, in our judgment, quite sufficient to justify the conclusions reached."

IV. But the relator is wrong on the fact as well as on the law of this case. In 1872 the company notified the department that its assets had depreciated below the limit of solvency. This state of things shut it out from business in this State. (Laws 1853, chap. 466, § 6, as to domestic corporations; pages 23 and 33 as to foreign.) When it came again, it came for that which, in the language of Justice LEARNED, was a "renewal of authority" and that by his decision "depends on the permission of this State." From that time to this it has had only a fire certificate.

V. The doctrine of the comity of States will not admit this company to a class of business unauthorized by the statute of New York. Long before the statute, it was held in the Supreme Court of the United States that in the case of a foreign corporation, or rather a corporation of one State applying for authority to do business in another State, that the doctrine of inter-State comity did not apply and that the petitioning corporation could come only by permission and that the grant or refusal of this permission lay within the entire discretion and indulgence of the State to which the application was made. (*Paul* v. *Virginia*, 8 Wallace, 168; 13 Peters, 519; 8 How. U. S. Rep., 407; 20 Wallace, 448.) There never was any dispute as to this doctrine. If there ever could be any, the statute of 1873, in distinct language, has vested this discretion in the Superintendent of Insurance. That discretion is not the creature of *mandamus*.

VI The Superintendent is forbidden to grant such a certificate. (Laws 1879, chap 490.)

SUPREME COURT—GENERAL TERM.

[Hun, volume 28.]

No opinion written; order of Special Term affirmed.

COURT OF APPEALS.

[92, New York, page 656, May 8, 1883.]

Agree to affirm; no opinion.
All concur.
Order affirmed.

COURT OF APPEALS.

PEOPLE *v.* THE FIRE ASSOCIATION OF PHILADELPHIA.

[92 New York, page 311, May 1, 1883.]

Finch, J.—The legislation of the State relating to foreign insurance companies is challenged on this appeal as a violation of constitutional right. The act of 1875 (chap. 60) in substance provides that an insurance corporation of another State, seeking to do business here, shall pay to the Superintendent of the Insurance Department, for taxes, fines, penalties, certificates of authority, license fees and otherwise, an amount equal to that imposed by the State of its origin upon companies of this State seeking to do business there when such amount charged is greater than our own. The evident purpose of the act is to treat the corporations of another State seeking to transact business here precisely as such other State should treat our own corporations seeking to do business there. It rests upon the idea that the comity due from one State to another is not required to be more than equal and reciprocal, and what is wholly matter of privilege may be granted or withheld upon conditions.

This legislation is assailed, first, upon the ground that it is an unlawful delegation of the legislative power, and the General Term have so held upon the authority of *Barto* v. *Himrod* (8 N. Y., 483). We do not think that case at all decisive of this. What was there denominated the school law came from the hands of the legislature, not as a law, but as a proposition. Whether it should be a law or not was precisely the question submitted to the popular vote. The legislature proposed the law, but left it to the people to enact. The process carried out and applied to all bills would have resulted in a complete abdication by the Senate and Assembly of their authority and functions. Instead of making laws they would simply have suggested them, reported them for consideration, but left the judgment upon them, the determination of their expediency and wisdom, to an authority outside of their own. As to the school law, the people were made the legislature and left to decide whether the bill proposed should or should not become a law. This court held that the legislature, under the Constitution, could not so delegate its power, but was bound to determine for itself the expediency of the measure, and either enact or reject it. But nothing in that decision denied to the legislature the right to pass a law whose operation might depend upon or be affected by a future con-

tingency. The opinions expressly conceded the existence of such power. It was not denied that a valid statute may be passed to take effect upon the happening of some future event, certain or uncertain. And this was said as to the character of such event, viz.: "The event or change of circumstances on which a law may be made to take effect must be such as, in the judgment of the legislature, affects the expediency of the law, an event on which the expediency of the law in the judgment of the law-makers depends. On this question of expediency the legislature must exercise its own judgment, definitively and finally." The statute before us fully answers this description. It came from the hands of the legislature a complete and perfect law, having at once a binding force of its own and dependent upon no additional consent or action for its vitality and existence. The question of expediency involved in it was not delegated to any other tribunal, but settled definitively and finally by the legislature itself. It determined, as a conclusion proper and expedient, that foreign insurance companies, as the price of admission to our territory, should pay in taxes, license fees and the like, precisely what the States which created them should impose upon our companies in excess of our usual rates as the price of admission to the foreign territory. That was the whole question involved. Nothing else in the proposed law remained to be settled as expedient or otherwise, and that question the legislature determined for itself upon its own reasons and its sole responsibility. Neither the law nor its expediency depended upon the legislation of another State. It remained the law and its expediency was the same, whether other States legislated or not. If they did, the contingency arose which the law stood ready to meet; if they did not, it remained none the less the law, although no fact occurred to set it in operation. This court has steadily declined to push the doctrine of *Barto* v. *Himrod* beyond the point which it decided. In *Bank of Rome* v. *Village of Rome* (18 N. Y., 39), we sustained as constitutional an act conferring upon municipal authorities certain powers not to be exercised until the act had been approved by two-thirds of the taxpayers. The distinction taken was that the law took effect immediately and conferred the necessary power, but did not compel the village to act under it unless the taxpayers so determined. The law was complete although its operation depended upon a contingency, which might or might not happen. A similar distinction was taken in other cases. (*Starin* v. *Town of Genoa*, 23 N. Y., 439; *Bank of Chenango* v. *Brown*, 26 id., 467; *Clark* v. *City of Rochester*, 28 id., 605.) While there were differences of opinion in these cases as to the precise grounds which distinguished them from *Barto* v. *Himrod*, there was an entire concurrence in the construction put upon the latter case, a construction which makes it inapplicable to the statute under consideration.

But it is argued that this act offends, although not in the same manner as the school law, by leaving the amount of the tax or fine to the legislative discretion of another State. The argument is that the nature of the attempted legislation is vicious; that what the amount of a tax, fine, penalty or license shall be is essentially the direct and immediate effect of statutory enactment; that the act in question does not determine it; that it remits it to the legislature of another State by its enactments to create or change the tax. Authority for this criticism is found in a decision in Alabama (*Clark & Murrell* v. *The Port of Mobile*, 10 Ins. Law Jour.), and one in Indiana. (Id., 361.) But the whole argument rests on the single point that the amount of the tax or fine imposed is not definitely fixed by the terms of the statute, but depends above a certain rate upon foreign legislation. Is it true that a fine or tax cannot be imposed unless its amount be stated in the law, and

that, if left to be determined by some other tribunal, thereby the legislative power has been delegated? Laws define a multitude of forbidden acts and impose fines and penalties not exceeding certain amounts, but below those amounts left wholly uncertain and committed to the discretion and judgment of judicial officers or tribunals. It is quite certain, therefore, that the legislature does not abdicate its functions and delegate its authority when it imposes a fine or penalty without itself fixing the amount, or when it leaves it to be fixed by some other tribunal. But in the statute before us nothing is left to anybody's discretion. That is certain which can be rendered certain, and the act fixes the tax by reference to an extrinsic fact which determines its amount in excess of a fixed and established rate. Because that extrinsic fact is the legislation of another State, it does not follow that the legislative discretion of such other State is in any manner substituted for our own. The opinion in the case decided in Alabama turns upon what appears to us to be this error. It asserts that the law of which it speaks, "authorizes, in effect, the legislature of Mississippi, speaking through its statutes, which are the subjects of extrinsic proof and not of judicial knowledge in our courts, to fix by law the amount which the treasurer of Alabama shall demand of appellants as a license tax to do business in this State." A similar instance from our own statute is pressed upon us in the case at bar. But if, when our statute was passed, there had been in existence a law of Pennsylvania imposing upon New York companies a license fee of three per cent, and because of that fact our legislature had enacted that all Pennsylvania companies should pay a license fee of three per cent, would that law have been a delegation of legislative authority to the State of Pennsylvania? Most clearly not, although the fact of the foreign law lay at the foundation of our legislative judgment and discretion. And if, within a month, the foreign law changed the impost to four per cent, and our own legislature again ascertaining the fact, and because of it, should change our tax to four per cent, would that be Pennsylvania legislation and not our own? And what would be certainly constitutional if done *seriatim*, by several and separate acts, does it become unconstitutional when the same precise and identical result, founded upon exactly the same legislative discretion, is accomplished by one? If so, a grave constitutional question is made to turn upon the bare form instead of the substance of legislative action. It seems to us that the whole difficulty arises from a failure to regard the foreign law, relatively to our own legislation, as simply and purely an extrinsic and contingent fact. Such fact, like any other, may justly influence, and even occasion legislative action, without at all changing its nature, destroying its discretion or abridging its duties or its judgment. Most laws are made to meet future facts. They are complete when passed, but sleep until the contingency contemplated sets them in operation. A law which defines and punishes murder is none the less complete and authoritative although no murder be committed, and so the contingency it was framed to meet does not occur. Such contingency may sometimes be, instead of a certain and definite fact, one which is variable and changeable. The legislation suited to such a fact and adapted to such a future emergency, may properly recognize its movable character and be itself made flexible to the changing emergency, and this very characteristic is the product of legislative will and discretion rather than a surrender of it. If a foreign nation should impose upon American shipping onerous and severe harbor dues, with a view of crippling our commerce and gaining for itself our carrying trade, and because of this congress should pass an act imposing upon the vessels of such nation coming into our ports such and the same harbor dues as by their laws should be at the time charged upon our shipping, the

act would be one of retaliation, deliberately intended to operate according to the measure of the foreign law, treated as an existing and contingent fact, but could not justly be said to amount to an abdication by congress of its legislative discretion and judgment.

Possibly we may get nearer to the ultimate point of the objection urged. That would seem to be that while the legislature might, by a series of separate acts, each passed because of a then existing foreign law, follow its changes, yet it cannot do so by one act which adopts and enacts such future and contingent mutations. This doctrine requires us to hold that a law so framed as to follow and recognize the changes of foreign legislation, and thereby incorporate such changes into its own operation, is a delegation of the legislative power and therefore inadmissible. We have found no authority for such a broad and general proposition. What has been said upon the subject is to the contrary, except, perhaps, inferentially by the ruling in specific cases. In *State* v. *Parker* (26 Vert., 365) the general subject was discussed and it was said: "If the operation of a law may fairly be made to depend upon a future contingency, then it makes no essential difference what is the nature of the contingency so it be an equal and fair one, a moral and legal one, not opposed to sound policy, *and so far connected with the object of the statute as not to be a mere idle and arbitrary one.*" And it was added: "One may find any number of cases in the legislation of congress where statutes have been made dependent upon the *shifting* character of the revenue laws, or the navigation laws, or commercial rules, edicts or restrictions of other countries." How true this is, and how dangerous would be a denial of the power to legislate in such manner may be made more apparent by examples. The non-intercourse acts of the three years, beginning with 1809, were made in terms dependent upon the action of France and England toward this country, and were to be revived or revoked according to the course of the foreign law, the effect of which was to be determined by the president and declared by his proclamation. This instance is cited in *Bull* v. *Read* (13 Gratt., 90) as a law depending upon an uncertain future contingency, and an objection taken in the Federal courts that the power of legislation was transferred to the president was disregarded. (*Cargo of Brig Aurora* v. *U. S.*, 7 Cranch, 386.) In *Williams* v. *Bank of Michigan* (7 Wend., 540) it appeared that by an ordinance of congress, passed in 1787, the governor and judges of the northwestern territory were authorized to adopt and publish in the district, such laws of the original States, both civil and criminal, as might be necessary and best suited to the circumstances of the district. In 1805, Michigan was made a separate territory with a government "in all respects similar" to that provided for the northwestern territory. Under this legislation it was held, that the governor and judges of Michigan could legally incorporate a banking institution. The duty of making laws for the territory was saved only to the national legislature by its power of disapproval. Congress has legislative power over the formation and procedure of the Federal judiciary. It is provided (sec. 914, U. S. R. S.) that the practice, pleadings and forms and modes of proceeding in civil causes, other than equity and admiralty causes in the circuit and district courts, shall conform as near as may be to those existing at the time in like causes in the courts of record of the State within which such circuit and district courts are held. And more specifically it is ordained, that jurors to serve in the Federal courts shall have the same qualifications and be entitled to the same exemptions and shall be designated by ballot, lot or otherwise, according to the mode of forming such juries then practiced in the State courts. Coming to our own legislation we notice that affidavits taken in

another State may be effectual here if taken before any officer authorized by the laws of such State to take affidavits. (3 R. S. [6th ed.], 657, § 27.) A deed may be recorded or read in evidence in this State when made by a person residing without the State, and in some other State or territory, if proved or acknowledged before any officer "authorized by the laws thereof" to take the proof and acknowledgment of deeds. (3 R. S. [6th ed.], 1140, § 5.) And wills of personal estate, duly executed by persons residing out of this State, "according to the laws of the State or country in which the same were made," may be proved and established and become valid and effectual here. These illustrations are not strictly analogous, but they tend to show how a law may be made to fit a changing event and follow it, and adjust itself to it, through a series of future mutations, and those, too, made by foreign legislation or the voluntary action of other bodies; and they indicate also the dangers of forbidding such discretion. But it is said the doctrine thus asserted would permit one State to adopt the law of another State, together with its future changes, by one sweeping enactment; and for an example, that New York might enact that the rate of interest here for the loan of money should be such and the same as that which should be, from time to time, prescribed by the law of Maine. These are seeming, but in reality false analogies. They are pure cases of an abdication of its functions by the legislature and of an unwarranted delegation of its authority. But that is so because there is no dependent or causative connection between the domestic and the foreign law, as was said in *State* v. *Parker* (*supra*); and because, as was explained in *Barto* v. *Himrod*, the event upon which the law is made to take effect is not one on which the expediency of the law, in the judgment of the law-makers, depends. In other words, no legislative judgment is involved. Perhaps we can test the distinction in another way. We may compare the law as to interest above mentioned, and the one before us, in respect to their capacity to be debated on the merits. The former would have no merits, and could not be debated. The only discussion on its merits would be in Maine, and there it would be over its law, and that when enacted would become our law. The debate upon the expediency of the particular rate to be charged would be all there, and our legislature would form no judgment upon it and could not debate it. The only thing they could debate would be whether they should thus abdicate their own judgment and authority. But the law before us could be debated on the merits, and passed or rejected as the result of legislative judgment and discretion. On one side it could be argued that the proposed law was just and wise; that it gave needed protection to our own corporations going beyond our borders; that it aimed to produce equality of privilege; that unless the legislature remained in continual session the law must be adjusted to meet emergencies occurring during its recess; that the bill was framed to meet that emergency, and was expedient on its own merits. On the other side it could be said that the measure would be inherently vicious because in the nature of retaliation, and a change might be made in the foreign State which we should be reluctant to follow. And to this the reply would come that as the tax involved did not touch or interfere with our general system of taxation, and was merely a license fee or price of admission to our jurisdiction, that it could properly be adjusted to the prices charged, and follow them whenever in excess of our established rates; and, if such excess should be taken away entirely, precisely the good result arrived at would be accomplished; corporations would freely pass both borders, paying only the equal rates of ordinary and just taxation. There is thus developed the clear and wide difference between the two laws. One has merits of its own; the

other has none. The expediency of one is debatable; that of the other is not. The one is enacted *because* of the foreign law; the other only *according* to the foreign law. The one is passed for legislative reasons and out of a legislative discretion, which the foreign law and its possible mutations engender; the other, without any such reasons and with no reason whatever, but only through trust in a foreign reason. It seems to us that the difference is plain and decisive. The law before us preserves our normal and ordinary rate of taxation in any event, and operates only when the foreign rate rises above it, and cannot be justly held unconstitutional as involving a delegation of the legislative discretion. We should not so determine except in a very clear and certain case, and be careful not to restrain or hamper, without obvious necessity, the scope and range of the legislative authority. Legislation which retaliates is not inevitably vicious. It may sometimes be just, and often be necessary and even indispensable. In its inherent nature it is founded upon and adapts itself to the foreign law as a fact or contingency to be met. In any given instance it may be wise or unwise, but we are not ready to adopt a doctrine which denounces it as unconstitutional because it openly professes and declares itself to be precisely what it is and fails to disguise itself in the form of separate acts following the mutations of the foreign law, without confessing the fact. And that such legislation is not necessarily vicious, and may be in a given case entirely just and perfectly fair, will appear as we proceed to consider some further questions.

A second objection to the constitutionality of the act is founded upon article 14 of the Federal Constitution, and especially upon its final clause, which commands that no State shall "deny to any person within its jurisdiction the equal protection of the laws." The argument here takes a wide range and touches upon questions of supreme and vital importance as to the relations of the States to each other, and of each to the United States. Corporations are claimed to be "persons" within the meaning and protection of the clause referred to; its force and operation is carried beyond the limit indicated by the emergency from which it sprang, and it is asserted to forbid unequal taxation and condemn such legislation as that under consideration. But we think these grave questions are not before us, and the clause relied upon has no application to the rights of the defendant. It is a corporation organized and existing under the laws of Pennsylvania; a creature of those laws, and beyond their jurisdiction, carrying its corporate life and existence only by sufferance and upon an express or implied consent. It could not come within our jurisdiction or transact business within our territory except by our permission, either express or implied. The right of a State to exclude foreign corporations is perfectly settled and not open to debate. (*Paul* v. *Virginia*, 8 Wall., 168; *Bank of Augusta* v. *Earl*, 13 Pet., 586; *Liverpool Ins. Co.* v. *Mass*, 10 Wall., 566; *Co. of San Mateo* v. *S. P. R. Co.*, 13 Fed. Rep., 722, Field, J.) Out of comity between the States has grown a right founded upon implied consent. Where a State does not forbid, or its public policy, as evidenced by its statutes, is not infringed, a foreign corporation may transact business within its boundaries and be entitled to the protection of its laws. But this right is still founded upon consent which is implied from comity and the absence of prohibition. But a State may prohibit. This State did prohibit, and has steadily continued to prohibit the transaction of business within its limits by foreign fire insurance companies, except upon certain express terms and conditions. By the act of 1853, as amended (2 R. S. [5th ed.], 762, § 54), fire insurance companies incorporated by any other State were forbidden "directly or indirectly to take risks or transact any business of insurance

in this State," unless upon compliance with certain specified conditions. In 1871 (chap. 388, § 5) the prohibition was repeated, except upon the fulfillment of all the requirements of the laws then in force, together with those named in that act. The law now under consideration was then in force, having been passed in 1865. (Chap. 694.) The amendment of 1875 simply added a provision authorizing the Superintendent to remit certain fees and charges. The situation, then, is this: the State having the power to exclude foreign corporations determines to do so unless they will submit to certain conditions. It meets the applicant on the border, forbidding admission, as it has a right to do, except on condition that it will fulfill all of the requirements of our statutes relating to foreign corporations, one of which is the very law here assailed. When the corporation comes in it agrees to the conditions. They become binding by its assent. The tax or license fee charged by the act of 1865 is one of these conditions. It is imposed as the price of permission to come within the jurisdiction, and not as a tax upon one already within the jurisdiction. The fourteenth amendment, therefore, has no application. It can apply to foreign insurance companies only after they have performed the conditions upon which they are entitled to admission. Any other view of the case involves this absurdity; that the foreign company may agree to pay the tax charged by the act of 1865, so as to get within our jurisdiction, and then refuse to pay it while insisting upon the right to remain. It cannot agree to conditions as the price of admission, and after having been admitted, turn around and dispute them. Even if the conditions were unconstitutional, which cannot be said of the terms of the act of 1865, considered as conditions, the foreign company could waive the objection (*Embury* v. *Connor*, 3 N. Y., 511; *Sherman* v. *McKeon*, 38 id., 267; *Phyfe* v. *Eimer*, 45 id., 103); and does do so when it accepts the conditions by coming in under them, and is estopped from raising the question. (*Vose* v. *Cockroft*, 44 N. Y., 415.) Even where the condition was a violation of the Federal Constitution, and the Supreme Court of the United States so declared, they refused to prevent the State from excluding the offending company and revoking its license. (*Doyle* v. *Continental Ins. Co.*, 94 U. S., 535.) By that process, even in such a case, obedience could be compelled at the peril of removal from the State. But in the case before us the condition imposed is not a violation of the Federal Constitution upon any construction of the final clause of the fourteenth article, for that relates wholly to persons within the jurisdiction, already there in fact and of right, and their treatment thereafter; and not at all to the terms and conditions on which alone they can come in. This view of the case renders of no importance the argument founded on the word "tax," and the distinction sought to be drawn between that and a license fee. Grant that it is properly denominated a tax, yet the payment of a specific tax may be imposed as a condition of assent to fire insurance within the State, and, as we have seen, has been so imposed by express and positive law. Its nature as a condition precedent, is not altered by its name. The constitutional difference between the rights of non-resident individuals and foreign corporations is fundamental and apparent. The citizen of another State has a constitutional right to come within our jurisdiction.

The charter of the nation has secured him that right, and we cannot exclude him nor clog his right with conditions, unless in exceptional cases under the police power. But foreign corporations, artificial beings, the product of a law not our own, have no constitutional right to pass their own borders and come into ours. The Federal Constitution has neither granted nor secured any such right. We may exclude absolutely, and in that power is involved the right to admit upon

such conditions as we please. Until they are within our jurisdiction, the final clause of article 14, by its own terms, does not apply. While they stand at the door bargaining for the right to come within, they may decline to come, but cannot question our conditions if they do. How, then, is the legislation vicious which proposes to treat them precisely as their own State treats our corporations similarly situated? Is exact equality unfair? Must comity become magnanimity or injustice? If we owe courtesy to sister States, do we not also owe protection to our own corporations, formed and fostered under our law? Is it vicious to insist for them upon precise equality of treatment? These questions our legislature answered. The inquiry was within the just range of their discretion. This court, at least, is bound to assume, and finds no difficulty in assuming, that they answered it wisely and justly.

A third ground of objection may be more briefly dismissed. Reference is made to article 3, section 20 of the State Constitution, which provides that "any law which imposes, continues or revives a tax, shall distinctly state the tax and the object to which it is to be applied, and it shall not be sufficient to refer to any other law to fix such tax or object." We are of opinion that this provision does not relate to a tax imposed as a condition upon a foreign insurance company, and, therefore, in fact in the nature of a license fee, and that the tax covered by the constitutional provision is one general in its provisions and co-extensive with the State. (*People* v. *Supervisors of Chenango*, 8 N. Y., 326.)

The point taken as to the effect of the law of 1881 (chap. 361, § 8) is substantially disposed of by our decision in *People ex rel. Westchester F. Ins. Co.* v. *Davenport* (91 N. Y., 574.) We there held that the exemption under the law of 1880 was from the general taxes levied for the general purposes of the State. The same construction must apply to the act of 1881.

The final question raised is over the amount to be collected. We think the act requires, in the present case, a full payment of the three per cent upon the premiums received, and if any part of it has not been paid, because there was no fire department in a particular locality to receive it, such amount must be added to the sum payable to the Superintendent. He must receive such sum as with the other payments will equal the three per cent required.

The judgment of the General Term should be reversed and judgment entered for the plaintiffs for $1,848.45, with interest from January 15, 1882, with costs.

All concur.

Judgment accordingly.

COURT OF APPEALS.

THE TRUSTEES OF THE EXEMPT FIREMEN'S BENEVOLENT FUND OF THE CITY OF NEW YORK, Respondent, *v.* A. P. M. ROOME, Appellant.

Finch, J. — This case submits for decision the constitutionality of the legislation which requires the agents of insurers, not incorporated under the law of the State, to pay annually to the treasurer of the Exempt Firemen's Benevolent Fund of the city of New York a per centage upon the gross premiums received by them for insurance upon property in that city. The constitutional provisions which are

alleged to have been violated are article 3, section 18, that "the legislature shall not pass a private or local bill * * * granting to any private corporation, association or individual, any exclusive privilege, immunity or franchise whatever;" and article 8, section 10, that "neither the credit nor the money of the State shall be given, or loaned to, or in aid of any association, corporation or private undertaking."

The legislation of the State, read in the light of facts historical in their character, and within the common knowledge, enables us to trace the origin and growth of the Volunteer Fire Department of New York. For more than a hundred years it was a recognized agency of the municipal government. The engines, ladders and apparatus necessary for the extinguishment of fires were always the property of the city, and used under its direction and control. In the early rule of Stuyvesant, as director-general of the New Netherlands, a penalty of three guilders for every chimney found to be insufficiently swept was appropriated to the importation of buckets and hooks and ladders; and in 1731 two complete fire engines were bought by the city authorities in London. At first the apparatus appears to have been used by the citizens generally, but in 1737 the municipality petitioned the legislature "for the appointment of twenty-four able-bodied men, who shall be called firemen of this city, to work and play the fire engines, and who shall be exempt from serving as constables or doing militia duty during their continuance as firemen." Upon this request an act was passed, reciting that "the inhabitants of the city of New York, of all degrees, have very justly acquired the reputation of being singularly and remarkably famous for their diligence and serviceableness in cases of fires," and "have, at a very great charge and expense, supplied themselves, and are provided with two fire engines and various sorts of poles, hooks, iron chains, ropes, ladders and several other tools and instruments for the extinguishment of fires;" and thereupon authorizing the common council to elect, nominate and appoint a sufficient number of strong, able, discreet, honest and sober men, willing to accept (not exceeding forty-two in number), "who were to manage and care for the fire apparatus," to be "called the firemen of the city of New York," and be ready for service "by night as well as by day." To "compel and oblige them," to be "diligent, industrious and vigilant," the common council were empowered to remove any of them and put others in their places; and, as an inducement to fill up the ranks, the firemen so appointed were "freed, exempted and privileged from the several offices of constable and surveyor of the highways, and of and from the being put into, or serving upon, any juries or inquest, and of and from being compellable to serve in the militia or any of the independent companies of or in the said city, or any or either of them, except in cases of invasion or other imminent danger." Thus was formed the first fire company in the city of New York, and in its origin were developed the characteristics and established the relations, important to be appreciated and considered. The duty of extinguishing fires was a public duty. It was due from all the citizens alike. The cost of the necessary apparatus was chargeable upon the public funds, and so in just proportion upon each individual. At first the labor necessary to its effective use was both due from all and borne by all. The statute recites that citizens "of every degree" had done their part in the service. But it soon became apparent that the duty could be better discharged by a special and selected body of men. Skill would thus be acquired, good judgment secured, and confusion and the mistakes of excitement avoided. But a voluntary service, involving exposure and risk, was to be obtained. If that service was borne by the few, they performed more than

their own duty and took upon themselves the share of labor and danger belonging to the many. The duty of the State and the right of the firemen was that equality of burden should be restored. The excess of duty borne by the few in one direction might fairly be compensated by an excess of duty borne by the many in other directions. Hence came the exemptions from certain other public duties, both as inducement and as a just and equitable distribution of common public burdens. So that these exemptions were in no sense gifts or alms, but were in their nature compensatory, the product of more than an equivalent rendered, and a readjustment by the State of the duties due from the citizens in general. Such an adjustment, reaching toward equality of burden, was an obligation of the State due to those bearing more than their share at the request and by the procurement of the State.

The precise relation of these firemen to the municipality and the State it is not easy to describe. They were not civil or public officers within the constitutional meaning (*People* v. *Pinkney*, 32 N. Y., 392) and yet must be regarded as the agents of the municipal corporation. Their duties were public duties; the service they rendered was a public service; their appointment came from the common council and was evidenced by the certificate of the city officers; they were liable to removal by the authority which appointed them, and were intrusted with the care and management of the apparatus owned by the city. They were at least a public body, and perhaps are best described as a subordinate governmental agency.

With the growth of the city the number of the firemen increased, and the amount and danger of their service. The old engines moved with difficulty, and cumbrous and rude in construction gave place to better machines, and the service improved as the demand upon it grew. The dangers of the work were obvious, and a courage and daring which has gone into history began to leave behind it men who were maimed and crippled in the public service, and widows and orphans deprived of their natural protectors and reduced to poverty and want. The firemen themselves were the first to see the growing difficulty, and with characteristic unselfishness sought to provide a remedy. At a meeting of representatives of the different companies held in 1792 a constitution was agreed upon "for the purpose of establishing a fund for the relief of unfortunate firemen whose misfortune was occasioned while doing duty" as such. The fund was denominated the Fire Department Fund, and to it were devoted "the moneys arising from chimney fires, certificates and donations." Experience very soon developed difficulties of collection and management growing out of imperfect organization and insufficient authority, and a request was presented to the legislature for an act of incorporation. In 1798 such an act was passed. It began with a recital that "the firemen of the city of New York have, by their petition to the legislature, prayed to be incorporated, the more effectually to enable them to provide adequate funds for the relief of disabled and indigent firemen, and for the purpose of extinguishing fires;" and then made the whole body of engineers and firemen a corporation by the name of "The Fire Department of the City of New York." It further provided that the funds of the corporate body should be appropriated to the relief of indigent or disabled firemen, or their families, and that any surplus beyond that necessity should be applied to the purpose of extinguishing fires. The final section enacted "that this act is hereby declared to be a public act, and that the same shall be construed in all courts and places benignly and favorably for every beneficial purpose hereby intended." That the corporation thus created was a private and not a public corporation seems to have been held in *Wallack* v. *The Mayor* (3 Hun,

94), although the point was not directly in controversy. A corporation may be private, although it performs a public duty, and even though its funds are provided by the State. (Ang. & Ames on Corp., §§ 33 and 34.) The incorporation of the fire department was not essential to its public duty of extinguishing fires. It could, as it did, perform that duty without becoming a body corporate. The change was needed only for the performance of its other duty, which partook in its nature of benevolence to individuals and the distribution of private benefits. But we need not determine the question at this point, if at all, since there occurred an entire change of the facts upon which conclusions should be founded.

In 1816 the firemen became dissatisfied with their exemptions, because limited to the period of their actual service, and the legislature, convinced of the justness of the demand, and feeling the duty and obligation of a further adjustment of the public burdens so as to approach equality more nearly, fixed a term of service for ten years, which was afterwards reduced to seven and then to five years, upon the completion of which, and an honorable discharge, the exemption continued for life. (Laws of 1816, chap. 104; Laws of 1829, chap. 100; Laws of 1847, chap. 369.) The law went upon the principle that an active and dangerous service for a term of years was not more than balanced by the exemption for life from lighter and less onerous duties; that further compensation for excess of public burdens faithfully borne was the just due of the firemen, and so set the example of a benefit continued because of the service after the service had been ended.

With these exemptions, for many years, the firemen rested contented, and continued to perform the public duty which constantly grew more difficult and important. Their benevolent fund appears at first to have answered its purpose, but probably before 1849 had become insufficient to meet the demands upon it, and imperiled by its weakness the strength and efficiency of the department, since in 1849 the State began to appreciate that it had a duty to perform beyond the exemptions already granted; that equality of burden was not yet secured, and that public policy on the one hand and a public obligation on the other, required further action. The question was not one merely of sentiment or charity. Here was a body of men, intrusted with important public duties, upon whose efficiency and faithfulness the public safety largely depended, but who were to be obtained without the aid of salary or pay, and must be drawn into the service not only by motives of duty, or love of danger, but by judicious and even grateful treatment and recognition by the State. Out of this existing relation, and from a consideration of the public welfare, sprang the act of 1849, passed as a public act and dictated by a clear and definite public policy. Its general purpose was to aid and strengthen and stimulate the fire departments of the whole State, to acknowledge and recognize the value and need of the voluntary service rendered, and further equalize the burdens borne by the citizens. For some time a tax in the nature of a condition had been imposed by the State upon foreign insurance companies desiring to transact business within our jurisdiction. That tax was payable to the State and a per centage upon the gross premiums received or contracted to be paid. The success and safety of these companies, together with our own, was largely dependent upon the skill and efficiency of the firemen, and this tax it was resolved to divert from the State treasury and make it payable to the fire departments of the State, in such manner as would best promote their efficiency and tend to fill up their ranks with active, energetic and prudent men. It was therefore enacted that two per cent of the gross premiums received by agents of foreign companies in any city or incorporated village should be paid to the treasurer of the fire depart-

ment of such city or village. If there was no such officer, then the treasurer of such city or village was to be deemed such officer and the payment made to him; but in the city and county of New York the payment was to be made to the existing corporation representing the firemen of that city, for its use and benefit.

This statute was clearly a public and not a private act, and general instead of local. It aimed to accomplish a public purpose; it was dictated by considerations of public policy; it applied to every fire department in the whole State. It seems to us equally plain that the tax thus made payable was in no just sense or respect a gift of the public money or a charity on the part of the State. It was an appropriation of the tax to a proper governmental and public purpose, and was received, not on the ground of poverty or as alms, but as fairly and fully earned, and justly paid. Indeed, no charitable motive influenced the action of the State or impelled its legislation. The appropriation was to the fire department. What use they would make of it, to what purpose apply it, was left to them to determine where they had not already determined. Outside of the city of New York, and where the departments were for the most part unincorporated, the companies might appropriate the tax, as they often did, to the relief of their suffering brethren; but if they did so the charity, if it was such, was theirs and not the State's. In the city the firemen had determined in advance the use first to be made of any such money, and fixed it by the act of incorporation granted precisely in the language of their request. So that if there was a charity or gift as between the departments and their beneficiaries, which itself may prove to be a debatable proposition, there certainly was neither as between the State and the departments. As between them the money was appropriated to a public use, and stood upon the identical ground of the exemptions. It was a new and further distribution of the public burdens, with a view of more nearly equalizing their pressure, and dividing them more justly.

Very soon after the passage of this act its constitutionality was questioned. (*The Fire Department of the City of New York* v. *Noble*, 3 E. D. Smith, 440; *The Same* v. *Wright*, id., 453.) It was claimed to violate the provision of the Federal Constitution, that the citizens of each State shall be entitled to all the privileges and immunities of citizens of the United States; and the provisions of both the Federal and State Constitutions, which forbid the taking of private property for public use without just compensation. Neither objection prevailed. The General Term of the Common Pleas held that the money was applied to a "public charity," "even if it cannot be said of it that such an appropriation is the applying of moneys to the public use." The court described the corporation plaintiff as "a charitable department of the city government," and found no difficulty in saying that the tax might be made payable directly to it without first passing through the treasury of the State. The judgment in these two cases was affirmed in this court, but as authority their application is very much modified by the changes which have occurred.

The act of 1849 was amended in 1857, and re-enacted with added requirements to make it more effectual, and from that time to the present its substantial provisions have remained unchanged. But important changes came in other directions. Steam invaded the fire department. The invasion was resisted by the volunteers, who saw in it the end of their service and the beginning of a new system, but the resistance was vain. The change impending led to a new corporation. The exempt firemen, those who had served out their terms and been discharged, had formed themselves into an association to aid the active firemen and for social purposes, in the year

1842. In 1865 the volunteer fire department in the cities of New York and Brooklyn was replaced by a paid organization styled the Metropolitan Fire Department. (Laws of 1865, chapter 249.) All the material and apparatus of the old organization was transferred to the new. The existing firemen were placed at once under the control of the new authority, and might be permanently enrolled and further employed or be honorably discharged from the service. Since steam took the place of men large numbers were discharged. But as this was without their fault, and they stood ready to serve their full terms, the State preserved to them their exemptions as if the full term had been reached, and so they swelled the number of the "exempts." To protect the benevolent fund, endangered by the change, a new corporation was organized, which consisted of the president and two vice-presidents of the Association of Exempt Firemen, together with the old trustees of the superseded corporation, which was styled "The Trustees of the Exempt Firemen's Benevolent Fund," and to which the care and management of the fund and of the monument at Greenwood Cemetery was given. And to this corporation was further attached the right for five years to receive the per centage or tax in question. In 1870 that right was extended for seven years, and in 1877 for nine years more.

But meanwhile, in 1875, the Constitution was amended by adding a new and important provision forbidding the gift or loan of the money of the State to any corporation, association or private undertaking; and it is now claimed that the acts of 1877 and 1879 were a gift of the money of the State to a corporation in violation of the fundamental law. Whether the tax of two per cent is or is not the money of the State has been much argued at the bar, but need not be decided, since granting it to be such we are of opinion that its appropriation to the plaintiff corporation is not a gift within the meaning of the constitutional prohibition. We have already sought to explain why this was so during the existence of the volunteer department, placing it upon the same ground with the statutory exemptions, and holding it to have been compensatory in its nature and a redistribution of the public burdens with a view to equality and justice. The distinction is not new, but has had a very old application. It was the ground upon which the universities of Oxford and Cambridge were deemed civil and not eleemosynary corporations, the stipends given to magistrates and others being considered not charitable donations, but "*pro opera et labore*," preceded by service rendered. (Blackst. Com., Book 1, chap. 18, p. 471.) But in the present case the payment was continued after the service ended, and it is strenuously contended that, however the payment might be construed while the firemen were a public body and doing a public duty, the appropriation became purely a gift when made after the service ended, and when there was no legal or equitable obligation operating upon the State. It is true that no promise to continue the appropriation had been given, and the State was at liberty to withhold it; but that does not alter the inherent character of the payment when made. If a merchant fails in business and compromises with his creditors for a part only of their debts, or is discharged in bankruptcy with a small dividend, and thereafter being fortunate and becoming rich, calls his old creditors together and gives to each principal and interest of the discharged balance, he does what he is not obliged to do, what neither law nor equity could compel, but he does not make a gift or dispense a charity. A purely moral obligation rests upon him, which he may or may not heed, but if he does it characterizes his act and makes that an honest payment of an honest debt, which otherwise would have been a charity and a gift. So the State, in continuing the appropriation to the firemen when their

services were no longer required, recognized an honorable obligation founded upon their past services and the injuries and suffering which those had occasioned. Just this policy has been adopted as to exemptions. They were continued after the service ended; and when the volunteers were disbanded without their fault, and to make room for a paid service, justice and good faith required that the State should recognize its honorable obligations to keep up the fund as it had done for many years. The State did so, and we are concerned only with the question of the true character of its act. That which would have been merely a charity or a gift, is not such by reason of the service given, the consideration rendered, the honorable obligation incurred. Its origin, its history, its characteristics require us to hold it not a charitable donation, but an appropriation of the public money, if indeed it be such, to a public use. The character of the obligation which leads to this result must not be mistaken or under estimated. Since the State cannot be sued without its consent, and acts without legal compulsion, it must be just. It must have honor and conscience. The motives which guide and control it must be those of absolute justice, and in almost every case its action, which is free and not compelled, must be governed by moral and honorable obligations, or solicitude for the public welfare. When the State takes from the public treasury a sum of money and gives it to a corporate body for the relief of deserving beneficiaries, it does one of two things. It either bestows a charity or recognizes and discharges an obligation due from it to the recipients. The former it cannot do except in specified cases. The latter it may always do, for the constitutional provision was not intended, and should not be construed to make impossible the performance of an honorable obligation founded upon a public service, invited by the State, adopted as its agency for doing its work, and induced by exemptions and rewards which good faith and justice require should last so long as the occasion demands. We do not apprehend that the wise prohibition of the Constitution is weakened or narrowed by this construction. While the State owes some general duty of charity to the poor and suffering, no body of men, corporate or associated, can of their own accord take upon themselves that duty without the request and procurement of the State standing in no relation of authorized governmental agency, and yet put the State under an obligation which makes the bestowal of public money upon the corporate body something other than a gift or a donation. In the present case we have patiently traced the whole history of the appropriation and its recipients along the entire line of an abundant legislation, in order to feel sure that we have not mistaken the quality of the act, or erred in ascribing to the plaintiff corporation the character of a subordinate governmental agency employed by the State to fulfill its obligations due to the exempt firemen for the service they have rendered at the request and by the procurement of the State.

But another constitutional prohibition is invoked. It is argued that the act of 1879 was a private or local act, that the corporation plaintiff is a private corporation, and the appropriation of the tax is a grant of an exclusive privilege, franchise or immunity. The argument that the act is local and the corporation private, derives great force from the changes which have taken place, but we need not pause to test its accuracy, since the views we have already taken lead to the conclusion that the act of 1879 did not grant to the plaintiff corporation any exclusive privilege, franchise or immunity whatever. It is not claimed now that the appropriation of the tax was a grant of a franchise or immunity, but it is claimed that it was the grant of an "exclusive privilege." Whether the grant be deemed a bounty from the State, or, as we have held it, the discharge of an obligation, it cannot be described

as an exclusive privilege within the constitutional meaning. If the State gives to a corporation an annual sum to be expended in a specific public charity, the gift is in no sense an exclusive privilege. The State may give it or not, as it pleases. It may give the same amount to another or to a hundred different corporations. It is a bounty in no sense or respect exclusive, and is scarcely to be described as a privilege at all. Still less does that phrase apply to a case where the appropriation is in discharge of an honorable obligation. When the State pays a just debt it does not confer on the creditor an exclusive privilege or a privilege at all. Every other just creditor is alike entitled to his pay and his receipt of it, or the State's payment in no manner affects or excludes the right of every other creditor to receive his pay in the same manner or some other. The substance of the grant is simply a right to receive for a specific period of time a certain proportion of public funds, and if that right be deemed a privilege it is in no just sense exclusive. That phrase was intended to describe grants in the nature of monopolies, of such inherent or statutory character as to make impossible the coexistence of the same right in another, and the language has no application to the case of an appropriation of public money or the proceeds of a tax to public uses, or for a public purpose. The right of the plaintiff to collect and enjoy the proceeds of the tax would be in no respect disturbed or invaded if the State should give to another corporation in the same locality the right to collect a similar and further tax of two per cent from foreign insurance companies upon their premiums on business in the same city or town.

It is further said that the twentieth section of the third article of the Constitution is in point to defeat the act of 1879. The claim is that the act "imposes, continues or revives a tax," and does not "distinctly state the tax" nor "the object to which it is applied." But the tax in question, which is in the nature of a license fee or condition, is not at all within the constitutional provision. (*People* v. *Fire Association of Phil.*, 92 N. Y., 311.)

The act of 1879 is further assailed as one requiring upon its final passage the presence of three-fifths of each branch of the legislature to constitute a quorum, and the certificate of the presence of such quorum not being appended to the law as published, the presumption is that the necessary quorum was not present. (Const., art. 3, § 21, Laws of 1847, chap. 253; *People ex rel. Purdy* v. *Commissioners*, 54 N. Y., 276; 13 Am. Rep., 581.) So far as the constitutional provision relates to an act which imposes, revives or continues a tax, it is inapplicable, as we have just said, but it goes further and applies to a bill which makes or continues an appropriation of the public money. Since we have assumed, without deciding, that the tax in question was the money of the State, it becomes necessary to determine the effects of this prohibition upon that theory. The answer is that the appropriation for the last period of nine years was made by the act of 1877, as to which no such defect of a certificate exists. That act continued the appropriation for nine years, but made it payable partly to the plaintiff corporation and partly to the new department. The only effect of the act of 1879 was to make the plaintiff the sole payee. It neither made nor continued an appropriation, but changed in part the payee of one already made and already continued for nine years. It was not, therefore, a three-fifths bill, and the absence of the certificate is immaterial.

It is finally urged that the defendant's corporation having paid the tax under the new system, as required by the act of 1880, is, by the terms of that act and of its amendment in 1881, exempted from any other taxation. We have already decided this question adversely to the appellant, although so briefly as to have occasioned a renewal of the argument in the light of the additional facts developed in this case.

It is certainly true that the exemption claimed is within the language of the statutes, for the tax in question is levied for "State purposes." But a case may be within the letter and yet not within the intention of the legislature. Under the act of 1880, we held, in *People ex rel. The Westchester Fire Insurance Company* v. *Davenport* (91 N. Y., 574), that, while the exemption claimed was within the language of the law, it was not within its meaning, and that the exemption conferred did not include local as distinguished from general taxation, and a tax levied and assessed for the benefit of a fire department in a particular locality was cited as an example of such local taxation. The doctrine was applied in *People* v. *Fire Association of Philadelphia* (92 N. Y., 311), to a tax like the one before us, and the exemption held to relate to the general taxes levied for general State purposes. Taxation for "State purposes" may, nevertheless, in a given instance, be local. The tax here assailed is upon the business done in a specific locality, and for the benefit of the exempt firemen of the same locality. It is rather a condition or license fee than a tax, and constitutes the price of admission to our jurisdiction. While it is payable after such admission and after the certificate given, yet the payment is required to be secured by a bond given at the time of the admission, and as a condition precedent to the issue of the certificate. That special requirement distinguishes it from ordinary taxation, and stamps its character as a condition. It is, therefore, if a tax properly so-called, at least one of a special and peculiar nature, and imposed as part of the terms of admission to our jurisdiction. It was not repealed in terms, and is not repealed by implication. No such purpose was within the scope and intention of the acts of 1880 and 1881. The appellant, therefore, was not entitled to the exemption claimed.

The judgment should be affirmed, with costs.

All concur, except Andrews, J., absent.

Judgment affirmed.

LIFE CASES.

Receivers of Bankrupt Assessment Associations Can Assess its Members for Unpaid Losses.

ANGUS McDONALD, as Receiver of the MUTUAL BENEFIT ASSOCIATES, Plaintiff, *v.* WILLIAM H. ROSS-LEWIN, Defendant.

Fourth Department, argued October, 1882, *and decided January*, 1883.

Controversy submitted under sections 1279, 1280 and 1281 of Code of Civil Procedure, in an action brought by the Attorney General in the name of the People against "The Mutual Benefit Associates." The plaintiff was appointed by the Supreme Court receiver of the property and effects of such corporation, and a judgment "dissolving said corporation, forfeiting its rights and privileges and franchise" was granted, and the plaintiff duly qualified as such receiver, and is now discharging the duties of such receivership.

This action was brought to recover amounts claimed to be due from the defendant, for assessments laid and losses occurring, while he was a member of the association.

Hardin, J.—May 12, 1875, the legislature passed an act entitled "An act for the incorporation of societies or clubs for certain lawful purposes." (Chapter 267 of Laws of 1875.) In April, 1877, the corporation of which the plaintiff is receiver, was organized and commenced its operations and continued the same, having its principal place of business in the city of Rochester, until the suit brought by the Attorney General.

On the 29th of March, 1881, the defendant made and filed his application to the board of trustees of the corporation, in which he asked for a benefit of $2,000 in class A, and for a benefit of $2,000 in class B, and in the application for a "certificate" stated, viz.: "And in case a certificate is granted on the statements and good faith of the above declarations, I hereby agree to accept and pay for the same, subject to all the conditions of the by-laws and regulations of this association."

The application was "by reason of the representations of the soliciting agent of said association that the liability of said appellant to pay would cease at his option; and that when he failed to pay an assessment his liability and membership ceased." Defendant's application was accepted, and a certificate in class A was issued and delivered to him, and the certificate declared a benefit of $2,000, in the following terms, viz.: "This membership entitles Mercy T. Ross-Lewin, his wife, if she survive him, otherwise his heirs or assigns, upon the death of said W. H. Ross-Lewin. to two thousand dollars, provided, however, that the aforesaid member *continues so long to comply* with the requirements of the charter and by-laws of said society, and the stipulations contained in application for membership. * * * In case the stipulations contained in said application for membership are not complied with, then and in every such case the said Mutual Benefit Associates * * * shall not

be liable to the payment of the amount promised in this certificate, which certificate shall cease and determine, and the payments made thereon shall be forfeited to the said Mutual Benefit Associates."

The certificate in class B was like the one in class A, *mutatis mutandis.*

June 28, 1881, defendant, pursuant to a notice served, paid an assessment in each class and September 8, 1881, he also paid an assessment in each class.

On the 28th of September, 1881, the "associates" duly made an assessment and duly served a notice thereof on the defendant, and on the same day likewise made an assessment in class B, and duly served him with notice thereof, and on the 8th day of November, 1881, another assessment was duly made in each class and notice given to the defendant.

Defendant declined and refused to pay and did not pay any of the four last stated assessments, nor did he tender pay or offer to pay the same or tender his resignation as a member of said associates, nor has he in any way ceased to be a member of said associates unless by the facts hereinbefore stated.

1. The measure of the defendant's liabilities is to be found in his agreement to conform to the conditions of the by-laws and regulations of the association.

By that covenant he consented to be bound according to the spirit and tenor of the by-laws.

One of the by-laws provided a mode of realizing money in case of the death of a member to discharge the obligation created by the certificate issued to him.

In section 3, of article 8, of the by-laws, the mode is stated and defined. It was as follows:

"Section 3. Upon the death of any member of the association it shall be the duty of the secretary to notify the members of the same, and, thereupon, each member shall, within thirty days after such notification, pay to the secretary the amount required by the rules of the association."

This condition of the by-laws was expressly agreed to by the defendant, as we have seen by the quotations we have made from the application made by him for a "certificate."

The issuance of and acceptance of the certificate furnish foundation sufficient to support the defendant's agreement to pay any assessments made during the time he should continue a member of the association. The certificate delivered to him recited that he had paid a "membership fee and become a member of said Mutual Benefit Associates."

In his application he agreed "to accept and pay for the same, subject to all the conditions of the by-laws and regulations of this association."

The mutual obligations in the certificate and in his agreement furnished a consideration sufficient to support his agreement. (*Deraismes* v. *The Merchants' M. Ins. Co.*, 1 Comstock, 371.)

The third section of article 3 of the by-laws declares the board of trustees shall have power "to fix the rate or amount of fees, dues or assessments."

Section 3 of article 8 provides that "upon the *death* of any member of this association it shall be the *duty* of the secretary to *notify* the members of the same, and *thereupon* each member shall, within *thirty* days after such notification, *pay* to the secretary the *amount* required by the *rules* of the association."

Article 3 declares that the plan of the society is "to assess *pro rata* on a schedule of rates fixed by the board of trustees for the payment of its death benefits."

When an assessment was made and notice thereof given in the mode prescribed, then and from that time it became the duty of a member to pay in conformity to

the by-laws and regulations of the association. It follows, therefore, that the defendant was obligated to pay the assessments made under the by-laws and regulations, and of which he was given notice, September 28, 1881, in classes A and B. Those assessments were not paid by the defendant. They were respectively $6.98 and $8.46.

He ought to have paid October 28, 1881, and, therefore, he should pay interest on those sums from that time. (*Hyatt, Receiver*, v. *Wait*, 37 Barb., 20.)

We come next to the question made as to the right of the defendant to withdraw from the association, and whether his omission for thirty days to pay, after notice, caused a determination of his membership of the association.

In section 3 of the act of 1875 a provision is inserted relating to a determination of membership.

The section reads, viz:

"SECT. 3. The membership of any person in said society or corporation shall determine by his death or by his voluntary withdrawal therefrom, or by expulsion therefrom, *and the* manner of *such withdrawal* or expulsion of members shall be determined and provided by the by-laws of said corporation, and upon such death, *withdrawal* or expulsion all and every right, title and interest of the person whose membership *is so determined* in, or to, or by reason of the said corporation, by reason of his *former* membership therein, or in, or to its property or effects shall at once cease and be forever at an end."

The section is the warrant for the by-laws as to withdrawal from, or cessation of membership.

We have already seen that section 3 of article 8 of the by-laws makes it a duty to within thirty days next after notice to the association, to pay any assessment or "amount required by the rules of the association." Following that, in article 10 of by-laws, in section 1, is a "provision relating to 'perfecting membership,' and it in effect declares that if any member 'shall neglect' to pay any dues or assessments as required by 'the by-laws' that then, and in such case such membership shall cease, and determine at once without notice, and all claims be forfeited to the association."

That the neglect to pay for thirty days after notice, *ipso facto*, works a cessation of membership, and was so understood by the persons adopting the by-laws is quite apparent, if we consider the language found in section 2 of article 10.

It is there declared, viz.:

"SECT. 2. Provided, however, that board of trustees shall have power to reinstate such delinquent member upon written application * * * accompanied by payment of all dues and assessments which have accrued to the time of reinstatement."

Considering the section of this statute we have quoted and the by-laws, together with the language found in the certificate and the application, we are of the opinion that the neglect for thirty days after notice of an assessment causes a determination of membership or a withdrawal, and that the effect of such neglect for thirty days is equivalent to a formal withdrawal or resignation at the expiration of the thirty days next after notice to pay an assessment.

From the language of the statute it is evident that such "withdrawal," or "whose membership is so determined, has the effect of forfeiting all rights in the association or to its property or effects," and that it was intended that his membership should "at once cease and be forever at an end."

The by-laws are consistent with, and their language fairly carried out the provi-

sions of the statute. It was competent for the parties to stipulate that "such neglect" should cause a cessation of membership, and they have acted upon that construction of the statute, and it meets with our approval.

While forfeitures are not favored in the law, and are not declared to result except upon clear acts intended to work them, we see no reason why the parties to the contract before us might not stipulate that the neglect to pay should produce a determination of membership.

The case of *Neely* v. *The Onondaga Co. M. Ins. Co.* (7 Hill, 49), cited, has no application to the question before us. There the statute provided for a surrender of a policy and payment of the assessed's portion of the losses, and thereupon he was entitled to his deposit note, and until such surrender he was not entitled to his note, and hence his note remained liable to be assessed.

Here the language, both of the statute and the by-laws under it, is explicit and unconditional, and evidently intended to work a withdrawal at the end of thirty days' neglect to pay assessments after notice thereof. (See, also, *Hyatt* v. *Waite*, 37 Barb., 29.)

We are also of the opinion that at the expiration of thirty days from the notice of the assessments, to wit, on the 28th day of October, 1881, "the withdrawal," cessation of membership, was complete, and that the defendant after that date was not liable to be assessed to make up losses happening after that date. Until his withdrawal was complete, until by the terms of his contract he "ceased" to be a member, he remained liable for losses which happened.

There should be judgment in this case declaring such indebtedness, as was represented by the assessments, of which notice was given September 28, 1881, and interest thereon, and for losses which happened during the time he was a member, and up to the 28th of October, 1881.

The plaintiff has been appointed a receiver, and his title to the assets, including the liability of the defendant to make good the losses so happening by payment of proper assessments, cannot be questioned by the defendant. (*Story* v. *Furman*, 25 N. Y., 214; *Calkins* v. *Atkinson*, 2 Lansing, 12.) The latter is an authority for saying a separate action must be brought against each obligee or stockholder, and that it is the duty of the receiver, after a recovery, to distribute equitably the fund among the several creditors.

We entertain no doubt of the power of the receiver to make an assessment upon parties liable for unpaid and unassessed losses. As ALLEN, J., said in *Thomas* v. *Whallon* (31 Barb., 178), "the assessment is the act of the receiver, and in and with him is the authority to act in the premises, and his *authority* depends upon the existence of the *state of facts* rendering the assessment necessary."

Assessments made by receivers against delinquent members or stockholders of corporations of which they have been appointed receivers, have been upheld in many cases. (*Thomas* v. *Whallon*, *supra*; *Story* v. *Furman*, *supra*; *Sands* v. *Shoemaker*, 2 Keyes, 268; *Sands* v. *Sanders*, 26 N. Y., 244.)

Judgment must be ordered for the plaintiff in accordance with the views expressed in this opinion.

As the submission stipulated that no costs shall be awarded to the plaintiff against the defendant, the judgment will provide that no costs be recovered.

SMITH, P. J., and MACOMBER, J., concurred.

Judgment for the plaintiff, in accordance with the opinion, to be settled by Mr. Justice HARDIN, upon notice of five days.

COURT OF APPEALS.

ATTORNEY GENERAL *v.* THE NORTH AMERICA LIFE INSURANCE COMPANY.

[91 New York, page 57, January 16, 1883.]

Finch, J.—The defendant company was dissolved upon the ground of its insolvency, in an action brought by the Attorney General, and a receiver appointed of its property and assets, for the purpose of closing up its affairs. At some time after the entry of judgment of dissolution, the petitioner and certain other of the policyholders intervened and became, in some manner, parties to the litigation. We do not know, and are not informed, when or how, but for the purposes of the present motion should perhaps treat them as having become, in some regular manner, parties to the action. The policyholders who thus introduced themselves into the litigation, were represented in separate groups or detachments by at least four different attorneys. None of these policyholders were necessary parties to the suit. It might have run its course and ended in a final distribution without the presence of any of them, and each was admitted as a party, because he had his own individual and personal interest in the assets to be distributed, and solely that he might represent and protect that personal interest in the further proceedings. Others of the policyholders did not intervene, and were contented to allow their interests to be represented and protected by the Attorney General and the receiver appointed by the court. The moving papers do not show that the intervenors, through their counsel, did anything whatever to affect the action of the court, until the receiver presented his account and asked for a settlement and discharge. Up to that point of time we must assume that they stood only in the attitude of interested observers. But upon the presentation of the account they claim to have become active and useful. They filed exceptions, which were, in the main, aimed to reduce the receiver's compensation. They claim that the Attorney General filed none and made default. Possibly that was so because the intervenors had voluntarily raised all necessary questions, and put them before the court, and his repetition of them was not requisite to the result. However that may be, the objections were heard and resulted in an order which reduced the commissions of the receiver very seriously, and compelled him to a rehearing before the Superintendent of Insurance as to the rate to be allowed. Quite an amount was thus saved to the policyholders in the sense that it was not required to be paid to the receiver. Nothing was added to the fund in the hands of the court. An improper payment out of it was prevented. This result benefited the respective intervenors. It made the share of each in the ultimate disposition of the fund larger than it might otherwise have been, and in this respect the other policyholders were proportionally benefited. One of the intervening attorneys subsequently presented a petition to the Special Term in behalf of 140 policyholders whom he claims to have represented, asking to be paid out of the funds in the hands of the receiver, disbursements or expenses to the amount of $169, and a counsel fee of $500. The Special Term denied the motion for want of power to grant it; the General Term affirmed that denial, and the question is brought here on appeal.

It comes before us purely as a question of power. If upon the facts presented the court had legal authority to grant the allowance we must reverse the orders appealed from. It should also be observed that the application is not for costs as

between party and party. These are regulated by the Code; their amount fixed, except as to extra allowances; and the latter prescribed, and kept within fixed limits. As to these, courts of equity have a discretion to allow them or not, and to determine who shall pay and to whom, but there their discretion ends, except as to the extra allowance permitted in certain cases. In respect to these taxable costs between party and party the power of the court was long since exhausted as regards the present litigation, and no such question remains. The allowance which the petitioners seek is of a different character and entirely outside of the Code, and what is often described as costs between solicitor and client.

The most familiar illustrations of that sort of allowance are found in cases where suits are brought and defended by trustees, or persons acting *en autre droit*. The principle upon which counsel fees are granted in such instances is that of a necessary disbursement, and it stands upon the same ground as any other necessary expense of the preservation of the fund. Often and usually the trustee has no interest outside of the performance of duty; what he does is for the benefit of others whose interests are for the time being in his keeping. He owes them no duty to expend his own money for their benefit, and whatever he does so expend in the reasonable and prudent care of the trust fund is properly allowed to him as an expense. Counsel fees thus incurred to an extent approved by the court may, therefore, be allowed him, and if fixed in advance of his actual payment they are none the less the necessary expenses of his trust. (*Downing* v. *Marshall*, 37 N. Y., 387; *Irving* v. *De Kay*, 9 Paige, 533; *Wetmore*, *exr.*, v. *Parker*, 52 N. Y., 450.) The allowance claimed in the present case is sought to be defended on this principle, but the facts do not justify the contention. The intervening parties are termed *quasi* trustees charged with a duty to protect the general interest, but nothing could be further from the truth. As parties to the action they represented nobody but themselves, and owed no duty to anybody else. If their interests came in collision with those of other policyholders they fought for their own, as they had a right to do. They came in as individuals to guard their own personal rights. No one in any manner authorized them to speak for or act for any person but themselves, and they cannot become volunteer trustees for those who never asked or requested their interference. They had no fund in their hands for the preservation of which they were responsible. Their sole effort and aim was to get as much of it for themselves as possible, and if, in that effort, others were benefited, they cannot claim to be trustees for such others, so as to get still more of the fund for themselves. The receiver was the trustee to whom the allowance was due and was made, and the intervenors were simply individual parties protecting their own personal interests.

Much of the largest proportion of the cases cited on behalf of the appellants fall within the principle of allowances to trustees. Many of them respect counsel fees awarded to executors, administrators and guardians; to assignees, and committees of lunatics; and lately we have further applied the principle to the case of a corporation defending itself and the funds intrusted to its care against an attack upon its corporate life made at the suit of the Attorney-General. (*Barnes* v. *Newcomb*, 89 N. Y., 108.) Its defense was the defense of a trustee, seeking in good faith to regain possession of its trust funds, and preserve its corporate life for the performance of its trust duties.

But we are referred to another class of cases which have lately come under consideration in the Federal courts. (*Trustees of the Internal Improvement Fund of Florida* v. *Greenough*, Alb. Law Jour., vol. 25, p. 492.) These are cases in which one of several persons interested in a common fund brings an action in his own

name, but for the benefit, also, of such others as may choose to come in and avail themselves of the litigation for the purpose of reclaiming the fund and subjecting it to the control of the court. The case cited was one in which trustees had improperly diverted and transferred the trust estate, and failed to appropriate it to the purposes of the trust, and the plaintiff filed a bill not only in his own behalf, but also in behalf of all others interested, and succeeded in reclaiming the trust estate and placing it within the control of the court, through the agency of a receiver. The illustrations cited as authority and as analogous, were proceedings for restoring property to the uses of a charity which had been unjustly diverted (*Attorney General* v. *Brewers' Co.*, 1 P. Wms., 376; *Attorney General* v. *Kerr*, 4 Beav., 297); creditors' suits where a fund has been realized by the diligence of the plaintiff (*Stanton* v. *Hatfield*, 1 Keen., 358; *Thompson* v. *Cooper*, 2 Coll., 87: *Sutton* v. *Doggett*, 3 Beav., 9), and petitions in bankruptcy, where assets are recovered for the common benefit of creditors who come in and prove their claims. (*Worrall* v. *Harford*, 8 Ves., 4.) We need not consider how far these adjudications of the Federal and of the English courts would be followed by us in similar cases. Assuming them to rest upon a distinct equity, and upon sound principles, it is enough that the case before us does not fall within their range and scope. In many respects they seem to be nearly related to the cases in which expenses are allowed to trustees, and possibly might prove to be an outgrowth of the same general principle. The suitor proceeds not only in fact, but in form, in behalf of and as trustee for others who may come in. If they do so, they recognize his agency, and voluntarily avail themselves of his offer. But the petitioners here stand in no such attitude. They have brought no suit; they have recovered no fund; they have defended in their own behalf, not even offering or proposing to defend for others; and nobody has become a party on the faith of their action. Those upon whom they seek to levy tribute were already represented in the action by the receiver and the Attorney General. To the expenses of the former they were bound to contribute, and came under no obligation to attorneys whom they did not employ, and to whose services they never assented.

But a broader proposition is finally advanced, and the existence of a third class of cases is asserted. It is said that "in an an action or special proceeding for the administration of a fund *in the hands of the court*, where a judicial apportionment or determination of rights is necessary for this purpose, the costs, *counsel fees* and expenses of all necessary parties are a *lien and charge upon the fund;* not as legal costs taxable under the Code, or allowances in the discretion of the court under the Code, but as necessary expenses or just allowances prior to and as a necessary expense of distribution." Stripped of its verbiage, this doctrine is that because the court has control of a fund brought to it for distribution it may give it away as it pleases. If it means that, the power of the court would indeed reach the case of these petitioners, but it would make the judge in equity an arbitrary tyrant, and none the less so because the tyranny disguised itself in a judicial command. If it does not mean that, if it is intended only to say that the control of the fund and the duty of distribution empowers the court to recognize the rights and act upon the equities of the parties before it, then nothing new is asserted, and the question still remains, what right or equity have these petitioners upon which the court can base an authority to deliver to them a share of that which belongs to others? We have carefully considered the authorities cited under this point of the appellants. Most of them relate only to costs as such between party and party, and whether to be imposed personally or upon the fund. These have no bearing upon the subject

under discussion. From the opinions in others, or the language of text-books expressions are culled, to the effect that a fund in court must bear the expense of its administration; that costs in chancery depend upon conscience and the whole merits of a case; that counsel fees out of a common fund belonging to the parties to the action may be allowed, and that the power of the court over funds in its hands, to award costs to be paid out of the fund, has often been recognized. (2 Barb. Ch. Pr. [2d ed.], 338; *Eastburn* v. *Kirk*, 2 Johns. Ch., 317, 318; *Hotaling* v. *Marsh*, 14 Abb. Pr., 164; *Campbell* v. *Messier*, 4 Johns. Ch., 433; *Barnes* v. *At. Mut. L. Ins. Co.*, 59 How. Pr., 240; Willard's Eq. Jur., 49.) What is meant by these authorities is no more than this: That the control of the fund furnishes the opportunity and imposes the duty of recognizing every substantial equity and every existing right in making the distribution, and they leave still before us the inquiry, what right or equity in the petitioners could arm the court with power to transfer to them a portion of the fund beyond their normal share. If there is not such equity there is no such power, for the court does not sit as a bandit, dividing booty.

Have, then, the petitioners any such equity? Let us examine their position more narrowly. They were not necessary parties; they were permitted to intervene in behalf of their own personal rights; they brought no fund into court; the corporation was slain by an earlier blow and an arm stronger than theirs; they came to partake of the distribution; they assailed the amount of the receiver's commissions; they pointed out where they were in excess; they helped the court with ability and zeal in a just determination of that amount. We do not undervalue their service, or rebuke their effort. They have earned just compensation, and deserve to receive it; but what we decide is that the clients who employed them should pay, and not those who did not. The precise doctrine which we are asked to declare is that wherever the court has been aided in its conclusion by a party appearing, that party may have allowances out of the right of one not appearing. It assumes that the court would have gone wrong but for the good advice it got; that neither it nor the Attorney General would have raised the question; that he would not have done it at their request, they not appearing; that but for their protest the court would have overpaid its own officer; and that the parties who acted are entitled to extra pay for making the court perform its plain and obvious duty. This doctrine, once laid down, would easily draw within its range almost every case in equity, and work out dangerous results. We reject it. A claim for such allowances as are here sought must rest upon some recognized equitable right, or there is no power to grant it. It is quite possible that there are no instances of its just exercise which do not fairly come within the principle of trustees' expenses; but we do not decide that; we cannot forsee what case may come; and choose to leave open the door for such equity and justice as may press upon us for recognition. But it must be equity and justice. We discover neither in this application; and repeat what we recently said in another case, that "we are not aware of any rule or principle whereby any of these parties are entitled to call upon others to pay counsel fees which they incur on their own behalf, for the protection of their personal interests." (*Savage* v. *Sherman*, 87 N. Y., 285.)

Both parties refer to our recent decision in *Attorney General* v. *Continental Life Insurance Company* (88 N. Y., 571). What was there decided, harmonizes entirely with our present conclusions. We denied the right of the State, through an allowance to its chief law officer, or to special counsel by him employed, to share in the assets of a dissolved company. We could discover no ground of principle, no substantial equity upon which such an allowance could be defended. What

was further said as to the power of the Attorney General to employ special counsel, related to a retainer very broad and comprehensive. We intimated in that case, on a review of the statutes, that neither the Attorney General, nor the Governor, except in the cases pointed out by the statute, was authorized to employ counsel to appear for the people, so as to make their compensation a charge against the treasury; but we did not determine that the Attorney General could not depute special counsel to appear in his behalf, they making no claim against the State for compensation, nor that their right to so appear was open to question more freely than if they claimed to represent a private individual.

The order appealed from should be affirmed.

All concur, except Rapallo, J., absent.

Order affirmed.

COURT OF APPEALS.

PEOPLE *v.* GLOBE MUTUAL LIFE INSURANCE COMPANY.

[91 New York, 174, January 23, 1883.]

Finch, J. — There was no breach of the contract between Mix and the insurance company by either of the parties. It was in process of continued performance according to its terms, and was unbroken at the moment when the injunction order was served. That operated upon both parties at the same instant, and perpetuated the then existing rights and conditions. Before its service the company had done nothing to prevent performance, and we must assume was both ready and able to perform. It had done no act which amounted to a refusal, or which made it unable to carry out its contract. For aught that appears it would have done so if let alone. But it was not permitted to perform. The State, by the injunction order operating alike upon the company and its agents, paralyzed the action of both the contracting parties, so that neither could perform or put the other in the wrong. Thereupon the company could not refuse, and did not refuse. To put it in the wrong and make it liable for a breach required action on the part of Mix. As a condition precedent he was bound to show both ability and readiness to perform on his part. (*Shaw* v. *Republic Life Ins. Co.*, 69 N. Y., 292–293; *James* v. *Burchell*, 82 id., 113.) He could do neither. Performance by him had become illegal. It would have been a criminal contempt and possibly a misdemeanor. There could be neither readiness nor ability to do the forbidden and unlawful acts. (*Jones* v. *Knowles*, 30 Me., 402.) So that from the necessity of the case, as there was no breach on either side before the injunction so there could be none after. What had happened was a dissolution of the contract by the sovereign power of the State, rendering performance on either side impossible. And this result was within the contemplation of the parties, and must be deemed an unexpressed condition of their agreement. One party was a corporation. It drew its vitality from the grant of the State and could only live by its permission. It existed within certain defined limitations and must die whenever its creator so willed. The general agent who contracted with it did so with knowledge of the statutory conditions, and these must be deemed to have permeated the agreement and constituted elements of the obligation. (*People* v. *Security Life Ins. Co.*, 78 N. Y., 115.) Then, too, the subject matter of the contract was that of skilled personal services

to be rendered by one and received by the other. It was inherent in the bargain that a substituted service would not answer. The company were not bound to accept another's performance instead of the chosen agent's, nor was he in turn bound to work for some other master. The contract in its own nature was dependent upon the continued life of both parties. With the natural death of one or the corporate death of the other, the contract must inevitably end. So that in its own inherent nature, by the unexpressed conditions subject to which it was made, and by the decree enjoining both parties at the same moment from further performance, the contract was terminated and no breach existed.

It is easy to see how the situation of Mix differs from that of the policyholders. We held in the *Security case* that the latter were creditors and stood upon a breach of their contract; but that breach was not the dissolution of the company. It ante-dated such dissolution and was the prior cause, of which the latter was the consequence. The reserve required by law was essential to the safety of the policyholders. A covenant to maintain it was implied in every contract of insurance. That covenant the company broke by its own neglect, for which it alone was assumed to be responsible. The State found these contracts broken and for that reason interfered, and when its decree of dissolution came it had to deal with broken contracts and treated them as it found them. The same distinction explains the English cases which were commended to our careful attention. (*Yelland's Case*, L. R., 4 Eq., 350; *Clarke's Case*, L. R., 7 Eq., 550; *Logan's Case*, L. R., 9 Eq., 149; *Maclure's Case*, L. R., 5 Ch. App., 737; *Dean & Gilbert's Case*, Law Jour., 41 Ch. [N. S.], 476.) In all of them the company stopped payment before any intervention of the law, and this being done by open and public notice, amounted to a voluntary refusal of performance, and, therefore, a breach of contract established before the winding up orders were made and the liquidators appointed. When the court interfered it found broken contracts and a liability for a breach already existing, and dealt with what it found. It did not itself break what was already broken. Still another class of cases is obviously different. (*People* v. *National Trust Co.*, 82 N. Y., 283.) They are such as affect property rights and survive the death of the parties. Performance can be made by assignees or successors, and nothing in the essence of the agreement depends upon the life of the parties, or forbids its complete execution by others. And in all of the cases thus cited there was no incapacity affecting both parties alike. The one suing for a breach was free, so far as he was concerned, to offer performance, and had the necessary ability. He could thus put his adversary in the wrong, while here the same blow, at the same instant, stopped performance on both sides and made it illegal on the part of either.

But exactly at this point the learned counsel for the appellant interposes a proposition which presents a difficulty. Practically conceding most that we have said, he insists that the contract is only dissolved when its destruction comes from an outside and independent force, operating separately, and not occasioned directly or indirectly by the act or omission of the party pleading it as an excuse. In other words, such party must be innocent and blameless in respect to the *vis major* which dissolves the contract, and if not so, cannot plead as an excuse what practically is his own fault and act. And our attention is directed to this feature as characterizing the cases in which the agreements were held to have been ended. They are grouped in the appellant's points, and need not be repeated. He has stated their purport correctly. In all of them both parties were innocent of and blameless for the outside and independent agency which dissolved the contract. And the argument is now pressed that in the present case the company was not only not blame-

less for its dissolution, but that resulted from its own acts or omissions was directly caused by them, and, therefore, such dissolution must be deemed its own act, which it cannot plead as an excuse. This leads to the inquiry whether the company was so the responsible cause of the action of the State as to make the dissolution its own act.

The answer is, that no such fact is shown, nor is it a necessary inference from the facts which do appear. The judgment of dissolution is not here. We only know from the stipulations of the parties that the company was organized under chapter 902 of the Laws of 1869, and that the Superintendent of Insurance made the certificate provided for in section 7 of said act, and the Attorney General thereupon commenced the action for dissolution. The Superintendent probably acted because the company's reserve had fallen below the lawful and safe level. Perhaps we ought to presume as much as that; but if so, the result may have happened from causes beyond the company's control and without its fault. It was its duty to invest the reserve and keep it interest-bearing. It may have done so with entire prudence at the time, and in strict accordance with the law, and then all values have so shrunk and dwindled from commercial causes as to have impaired the reserve. In such case the dissolution would have come from outside and foreign forces, operating independently, and both beyond control. If it be said the company was still the indirect cause of the dissolution, since it made the investments and failed to repair and strengthen them to the legal limit, the answer may be that it could not do it. The rule must not be pushed to an extreme. Thus is the case of the sailor having a running contract for service with the ship-owner, and sent home by a naval court as a witness against the captain for shooting one of the crew, and unable to return to the ship after the trial, and whose contract was held to be dissolved. (*Melville* v. *De Wolf*, 4 E. & B., 844.) Similar suggestions might have been made. It could have been said that it was his duty to return to the ship, but that such return had become impossible, without his fault or that of the ship-owner, was held sufficient. Then, too, it could have been argued that if the sailor had not been present at and seen the murder, which was his voluntary act and which he might have avoided, the law would not have sent him home. Of course nobody thought of pushing the rule to such an extreme; nor must it be done here. The sailor was not bound to foresee that his innocent and blameless presence at the scene of the murder would involve a dissolution of his contract through the intervention of the law; nor the company that its investments honestly and prudently made, would shrink beyond repair, and bring down a dissolution by the State. If, in such case, in some sense, such dissolution may be deemed the act of the company; in a similar sense, and through the same mode of reasoning, we might, in a case of master and servant, trace the death of the former to his own negligence in eating or drinking, or exposure to heat and cold, and so determine his non-performance to be inexcusable, and to draw after it damages for a breach. As it is thus evident that a man may be in some sense, the occasion or even the indirect cause of his own death, and in the same sense blamable for it, without its being in a legal sense and considered as a *vis major*, his own act; so a corporation may be said, through the conduct of its officers, to have in some sort occasioned its own corporate death, while yet it would remain true that its dissolution by the independent force of the State would be not its own act; not at all the product of its own volition, and not a breach by it of its contracts previously unbroken. Especially is this true as between the company and its own officers contracting with it. One of these may be innocent himself of any wrongful act or neglect, and yet it is inherent in the

nature of his contract that he takes the risk of such act or neglect on the part of the other officers as may tend, under the law, to produce a dissolution, if such dissolution in fact occurs. That possibility entered into his contract when made and belonged to it as an inevitable condition for its complete performance depended upon the corporate life, and that under the law upon the fulfillment of the law's conditions. In the event of such corporate death, the motive of the State or the ground of its act is wholly immaterial. Its risk was upon the contractor, whatever its cause or occasion; and, however it may have been provoked or induced, it must be deemed the act of the State, and not of the corporate body. And it is the independent act of the State, for although the reserve may have fallen below the prescribed level, a dissolution is not the necessary consequence. That may follow or may not follow. The Superintendent of Insurance may make the certificate which sets the law in motion, or may withhold it. The matter lies within his sole discretion and control. He may act or not, as he chooses; but if he does it is his act and not the company's; dependent wholly on his volition and not on that of the corporation; an independent agency guided by its own motives and not the act of the company producing its own death.

If it be asked where this doctrine leaves the policyholders and their claims for breach of contract, the answer is two-fold. Where the dissolution follows an impaired reserve, their contracts, as we have already said, were broken by the company before the State interposed. But their rights go much deeper than that. For while in the *Security case* we put those rights upon the ground of breach of contract, we did not at all decide that there was no other. If the State had dissolved this company while its contracts with the policyholders were entirely unbroken, and by an exercise of sovereign power founded upon motives of public policy, we should still recognize and enforce the rights of policyholders on a different ground. The assets to be distributed would be the reserve or so much of it as remained. That reserve, as we showed in the *Security case*, is made up of the excess of premiums paid by the policyholders in the earlier years of their policies, beyond the real cost of insurance, to enable them to be carried in later years when the risk should be greater. Practically, therefore, at the date of dissolution the reserve represents the earnings of the policies and the contributions of the policyholders. And as, in the case of contracts for personal services dissolved without fault by death or the act of the law, the contract is apportioned and the servant entitled to his actual earnings to the date of dissolution, so the policyholders would be entitled to the just earnings of their policies to the same date, and have an undoubted equity upon the assets. What they paid in excess and in advance was held by the company to some extent as their trustee and for their benefit, and when it is dissolved they have a claim upon the assets in the nature of an equitable ownership, which gives them a right beyond that of mere creditors seeking damages for a breach of contract. To make, and to carry out, contracts of insurance is the very object of the corporation, and the sole purpose of and excuse for its existence. The State gives it life for that end, and takes it away when the result is not reached. It watches it during life to see that it fulfills the purpose for which it was created, and buries it when that purpose fails. And, as in the creation of the company and in its supervision and control, the rights of the policyholders and their safety are the paramount considerations, so they remain paramount when corporate death is inflicted. The blow is struck in their interest, and their equitable claim upon the assets is evident and strong. In distributing such assets a court of equity may and must give heed to

equitable considerations. The claimant is not suing the company at law, for the corporation is dead. He comes in collision with the policyholders in equity, and while he is found to have not even a just debt for damages, because of his relation to the company and the nature of his contract, and, therefore, no shadow of an equity against the assets, the policyholders resisting his claim are protected by an equity not to be overlooked or disregarded.

Other considerations of very serious import were adverted to by the courts below, which we need not here discuss. What has been said sufficiently indicates our opinion that no error was committed in rejecting the claim of the general agent.

The order should be affirmed

All concur.

Order affirmed.

COURT OF APPEALS.

PEOPLE ex rel. THE HARTFORD LIFE AND ANNUITY INSURANCE COMPANY, Appellant, *v.* CHARLES G. FAIRMAN, Respondent.

[91 New York, page 385, March 6, 1883.]

Rapallo, J. — The reasons assigned, in the opinion of the court at Special Term, for denying the peremptory writ of *mandamus* there applied for, were, in our judgment, quite sufficient to justify the conclusion reached.

The relator cannot now complain that the court passed upon the motion for a peremptory writ instead of awarding an alternative writ. The motion was for a peremptory writ, and it does not appear that any application was made for an alternative writ, but, on the contrary, that after the respondent had read affidavits in justification of his own action, and controverting the allegations of the relator, the latter, without introducing any further papers, proceeded to argue and submit his motion for a peremptory writ on the papers then before the court, in the face of the rule declared in *People* v. *Supervisors* (73 N. Y., 173), that such a course is equivalent to a demurrer to the facts set up by the respondent.

The order denying the motion for a peremptory writ should consequently be affirmed.

After the decision of that motion the relator made a further motion to modify the order thereon, so as to permit an alternative writ to issue.

This last motion was addressed to the discretion of the court, and its decision thereon is not reviewable here.

The appeal from this last order should be dismissed, with costs of one appeal.

All concur.

Ordered accordingly.

ALBANY SPECIAL TERM, MARCH 1882.

THE PEOPLE ex rel. HARTFORD AND ANNUITY INSURANCE COMPANY *v.* CHARLES G. FAIRMAN, Superintendent Insurance Department.

Learned, J.—The notice of motion in this case was for a *mandamus* to compel the defendant to file the annual statement of the relator for the year 1881, and to issue a renewal certificate of authority to Sherwood Sterling, authorizing him to issue new policies, and authorizing the company to do business in this State. The oral argument of the relator's counsel was to the same effect, that is, it was insisted not only that the annual statement should be filed, but also that the certificate of authority should be issued and the company authorized to do business. The affidavits which were used on the hearing were directed, not so much to the bare right of the relator to file a statement, but to the duty of the Superintendent to issue the certificate of authority and to authorize the relator to do business.

But the printed brief handed to the court by the relator subsequently to the argument, states that the *mandamus* is to compel the Superintendent to file the statement, and "to proceed to thereafter determine the relator's right to do business in New York." So that by this printed brief the relator seems to abandon that part of the motion which sought to compel the issue of a certificate of authority, and the authorizing the relator to do business, and seems to limit his motion to the mere filing of the paper, and to the compelling the Superintendent to thereafter determine the relator's right to do business in New York.

One very important suggestion at once arises if this position is taken by the relator. It appears by the affidavits presented by the Superintendent that he has examined the statement which the relator desires to have him file, and that he considers it unsatisfactory under the statute. Irrespective of the "safety fund certificate" business, he is not satisfied as to the solvency and ability of the company. The affidavits do not merely state this conclusion of the Superintendent, but they give, in detail, the facts on which that conclusion is based. And it may be said, in passing, that the facts thus shown, principally from the statement of the relator itself, completely justify the conclusion of the Superintendent. Thus it appears that the Superintendent has already done one thing which the printed brief asks that he be compelled to do. He has, upon the statement which the relator desires to file, determined adversely the question of its right to do business in this State.

It need hardly be said that this court cannot review by *mandamus* a matter put in the *quasi* judicial discretion of the Superintendent. And therefore the only question, according to this printed brief, must be as to the right simply to file the statement; that is, the right to put on the files of the office a statement which the Superintendent has had presented to him, which he now shows that he has examined, and from which he has decided that the relator is not in that condition of solvency that he ought to permit it to do business here.

Now, if the relator asks that the Superintendent determine its rights, the answer is that he has determined them, on a consideration of that very statement which the relator wishes to file.

If the relator asks simply that the statement be filed, the mere matter of filing is not a thing of any consequence. The superintendent is not a merely ministerial

officer, as was the town clerk in *The People* v. *Collins* (7 John., 554). Nor can the mere filing of the statement be of any value to the relator, so far as I can see, except as a basis of the action of the Superintendent. If there be any penalty for not filing, that could not be incurred when the relator had offered to file a statement. If there is any wrong sustained by the refusal to file, the common law remedy is open. There is no special benefit to be obtained by a *mandamus*.

The relator argues that the Superintendent cannot determine the relator's rights, until after the filing of the statement. (Laws 1853, chap. 463, § 14.) It is very possible that on the mere question of the solvency and ability of the company, the Superintendent could not decide without an examination of the annual statement, But the Superintendent has seen and examined this annual statement as his affidavits manifestly show. It was presented to him at his office, and he has determined against the relator on the matter of solvency and ability, and therefore the question returns, of what benefit can the mere filing be? For the very object of that filing is to obtain the determination of the Superintendent. Why ask for a *mandamus* when nothing can be gained by it?

There are, however, some other matters which should be considered, and in considering them it must be noticed that as the case is presented I must take, on any disputed point, the allegations of the answering affidavits as admitted. (*People* v. *Superintendent*, 73 N. Y., 173.)

The relator was authorized to do business in this State (under another name) by chapter 279, Laws of 1867. Subsequently the relator engaged in the business of issuing what are called by it "Safety Fund Certificates." These are certificates by which the relator, in consideration of ten dollars paid, and of three dollars per annum to be paid, agreed to deposit the ten dollars with a certain trustee, and agreed that, on the death of a person holding one of these certificates, an assessment should be made on all persons holding such certificates, and the amount received (not exceeding $1,000) should be paid to the legal representatives of the deceased.

The certificate contains other provisions, but these are enough to indicate its nature.

In August, 1880, the Superintendent called the attention of the relator to the matter and stated that the relator had no right to issue these certificates in this State, and requested the relator to notify its agents that they were prohibited from soliciting for such certificates. To this the relator replied that it would at once notify its agents of the action of the Insurance Department. Thereupon the Superintendent assumed that the relator had ceased issuing such certificates; but he learned the contrary in January, 1881. The deputy superintendent then went to the office of the relator in Hartford, January 14, 1881, and was there informed that the relator was still issuing such certificates. He then informed the secretary of the relator that if this were so the Superintendent would not renew the certificates of authority for the ensuing year. The secretary of the relator said that he believed the Insurance Department could not interfere, if they restricted their canvassing to these safety fund certificates. The secretary of the relator asked the deputy superintendent what the department would do, if they should not file their statement? No definite reply was made, and the secretary of the relator said they would gracefully withdraw from the State and not ask for a renewal of its license. The deputy superintendent replied that he would so inform the Superintendent, and that the withdrawal would render unnecessary an examination of the books and papers which he was authorized to make.

On the return of the deputy superintendent to Albany, the Superintendent issued January 17, 1881, a notice to the agents of the relator that their authority was revoked.

On the 20th of January, 1881, the relator sent a notice to one of its agents that the Insurance Department had nothing to do with this safety fund business, and directed him to go on with such business; that the revocation of license only related to "old line business."

On the 12th of May, 1881, chapter 253 of the Laws of that year was passed, regulating associations which issue certificates to pay money to members, on death or disability, derived from assessment, etc. This required certain designations to be made before July first, and provided for a certificate of authority from the Superintendent of Insurance Department.

In June, 1881, an application was made to the Department with a designation of attorney, etc., of the "New York Safety Fund Co-operative Association." Correspondence followed, and it soon appeared that this so-called association was a department of the relator. Thereupon, on the 2d of July, 1881, the Superintendent of the Insurance Department refused to give a certificate, stating first, that the act just mentioned did not apply to insurance companies (see sec. 6); and second, that the relator did not command the confidence of the Superintendent. To this the relator's counsel replied, in substance, that they differed with the Department.

Further evidence is also given that the relator had been carrying on in Connecticut and in Massachusetts this business of issuing so called safety fund certificates, and that this business was managed under a contract with one Henry P. Duclos.

The relator claims that the action of the Superintendent in January, 1881, induced it not to file its annual statement until November, 1881, at which time it made an attempt to file the same. But the fact stands out plainly that on discovering that the Superintendent objected to the issue of these certificates by the relator, the relator voluntarily withdrew. The position taken is made clear by the letter to one of its agents, above mentioned, in which the relator says that the Insurance Department has decided that this safety fund system "is not insurance under their law, and that being so he, of course, has nothing to do with it." The relator accepted the position which it assumed the Insurance Department had taken. It took the ground that with this safety fund business the Insurance Department had nothing to do, and therefore there was no need to file any annual statement. There never could have been a delay from January, 1881, to November, 1881, to file the statement for 1880, if it had not been that the relator had decided that it needed no longer the sanction of the Insurance Department, and that it could carry on this safety fund business without any authority from that Department. No claim was made until November, 1881, that it was by the advice or direction of the deputy superintendent that the relator had failed to file that statement.

The relator urges that the notice by the Superintendent to its agents was sent within the sixty days after the first of January, within which it might file its statement. But this is immaterial. If the statement was not in fact filed within that time the Superintendent could not properly issue renewal certificates of authority. So that the authority issued to agents of the relator in the previous year would necessarily cease. (Chap. 463, Laws 1853, sec. 14.) The notice could do no harm, even if it be urged that it was ineffectual. It was for the relator to procure authority for the year 1881, if it desired. And this it did not do. The privilege of doing an insurance business in this State is to be obtained by the performance of certain acts, and when obtained it is to be continued by the like performance at

certain definite times. I need not inquire what would be the effect if the Superintendent of Insurance Department had prevented or forbidden the filing of a statement within the proper time. No such case is presented. The relator voluntarily and intentionally neglected to file its statement until it endeavored to do so in November, 1881.

But even if the attempted filing in November, 1881, could be a substitute for the filing which should have been done at the proper time, still I see no reason why the Superintendent may not, as he has done, examine the statement, to ascertain the solvency and ability of the relator. And as he was not satisfied of that, it was unnecessary to permit the filing of the statement.

If, on the other hand, this relator having once ceased, as it might, to do business in this State, desires again to renew its business here, then the matter rests with the Superintendent to refuse admission if he thinks best. (Laws 1873, chap. 593, § 2.) Nor do I feel sure that every annual request for a renewal of authority is not an application "to be permitted to transact the business of insurance in this State," under that section. It is familiar law that the right of a corporation of another State to do business here depends on the permission of this State. And a renewal of authority is only a new permission. But it is unnecessary to decide that point.

It is unnecessary also to discuss the merits of the scheme called "Safety Fund Certificate Business," although it is not difficult to see what the operation of it will be in the result. That is a matter, if this be treated as a new application, solely within the discretion of the Superintendent.

But inasmuch as the relator has urged that the refusal of the Superintendent to file the statement was not owing to the want of solvency or ability of the company, but to its attempting to issue these certificates, I have examined the statement on this point of solvency and ability in the respects pointed out by the Superintendent. These show, as he claims, improper investments and a failure to comply with the law. Without going over all the objections one or two may be briefly stated.

The certificate of the State Treasurer of Connecticut shows, as held by him, seven mortgages credited at $75,500 on Connecticut property. Only four of these are reported in the schedule of mortgages held by the relator. Of the remaining three mortgages, the face value is $66,500, and they are credited at $43,500. From the previous statements of the relator in the Department, it is stated to appear that, in 1877, the relator claimed to hold these mortgages. In the next year they were not reported, but the property covered by them was set forth as real estate The same in the next year. And, in the moving papers, this property appears as real estate owned by the company, cost value $70,151.38, while the State Treasurer returns mortgages on these same pieces of property, as above stated. This fact, uncontradicted, is enough to condemn the statement. No explanation is made in the printed brief of the relator.

Again, the affidavit of the Superintendent shows that the relator has by its statement, 772 mortgages in Kansas, amounting to over $312,000; that it reports $85,840 of mortgages in Connecticut, of which about $50,000 are on vacant land, leaving about $36,000 on "improved" land in Connecticut. The statement of the Treasurer of Connecticut shows $76,500 of mortgages on "improved" land.

Again, the relator is authorized by its charter to invest, among other securities, "in any bonds or stocks of any corporation which are or may be created under authority of the United States or of any of the States." No corporation authorized to make such investments should be permitted to do an insurance business in this State.

The motion for a *mandamus* is denied, with costs.

ORDER OF THE COURT.

At a Special Term of the Supreme Court of the State of New York, held at the Chambers of Mr. Justice Learned in the city of Albany, on the 28th day of February, 1882.

Present — Hon. Wm. L. Learned, *Justice.*

SUPREME COURT.

THE PEOPLE ex rel. HARTFORD LIFE AND ANNUITY INSURANCE COMPANY *v.* CHARLES G. FAIRMAN, as Superintendent of the Insurance Department.

On reading and filing petition of relator, and affidavits accompanying the same, with notice of motion for a peremptory *mandamus*, directed to and commanding and compelling Charles G. Fairman, as Superintendent of the Insurance Department of this State, to forthwith file the annual statement of the Hartford Life and Annuity Insurance Company for the year 1881, and to issue a renewal certificate of authority to Sherwood Sterling, an agent of said company, authorizing the said agent to issue new polices of the said company in this State for the ensuing year, and authorizing the said company to transact business in this State, according to, and in pursuance of the authority originally conferred upon it.

And after hearing Robert L. Fowler and Marcus T. Hun, Esqrs., of counsel for said relator, in favor of said motion, and Messrs. R. W. Peckham and S. W. Rosendale, of counsel for said Superintendent, in opposition thereto, it is

Ordered, That said motion be and the same hereby is in all things denied, with ten dollars costs of this motion, to be paid by the relator to the said Superintendent.

The following papers were read and used upon this motion:

On behalf of relator:

1. Notice of motion.
2. Petition of Hartford Life and Annuity Insurance Company.
3. Affidavit of Stephen Ball, secretary of said company, annexed to which are exhibits:

"A." Charter of said company.

"B." Annual statement of said company for the year ending December 31, 1881 (annexed to which is a certificate of James D. Smith, treasurer of the State of Connecticut, as to deposit of securities, also schedule of securities).

"C." Form of "Safety Fund" certificates.

"D." Letter of Stephen Ball, secretary, etc., dated February 9, 1882, to Charles G. Fairman, Superintendent, requesting issue of renewal certificate to Sherman Sterling.

4. Affidavit of William Stoothoff.
5. Affidavit of William Johnson.
6. Affidavit of Winfield C. Graham.
7. Affidavit of H. P. Duclos.

On behalf of defendant:

1. Affidavit of Charles G. Fairman.
2. Affidavit of John A. McCall, Jr.

3. Affidavit of John A. McCall, Jr., to which is appended exhibit "A," appointment of Sherwood Sterling, agent, by relator, dated March 4, 1880; "B," certificate of authority by Superintendent of Insurance Department to Sherwood Sterling, dated April 3, 1880.

Granted, and clerk of Albany county will enter.

W. L. LEARNED,
Justice of Supreme Court.

(A copy.) JOHN LARKIN,
Clerk of Albany County.

COURT OF APPEALS.

IN THE MATTER OF THE ATTORNEY GENERAL *v.* THE CONTINENTAL LIFE INSURANCE COMPANY.

[Argued December 12, 1882; decided January 23, 1883. 91 New York, page 647.]

This was an appeal by certain policyholders of defendant from an order of General Term, which affirmed an order of Special Term, denying a motion on their part for a revaluation of their policies.

The opinion, which is given nearly in full, states the facts so far as material. "Prior to 1875, the appellants had severally insured with the defendant under policies, the premiums upon which were payable two thirds in cash and one-third in interest bearing notes. In the years 1875 and 1876, in consideration of a reduction of about one-third in the amount of the annual premiums to be paid and of other advantages, the appellants surrendered to the defendant their old policies and took in exchange therefor, new policies of the same amounts at the reduced premiums. At the time of such exchange they severally executed to the defendant a release of it from all claims on account of the old policies and covenanted to hold it harmless against all such claims.

Afterward the company became insolvent, and a receiver of its assets was appointed in October, 1876, and the question now to be determined is whether the appellants are to be allowed the value of the old or of the new policies. The court below has determined that they are entitled to have allowed to them as claims against the assets in the hands of the receiver, the values of the new policies, and that, we think, is right.

For considerations satisfactory to them, the appellants surrendered their old policies and took new ones upon different terms. Which policies, if they had been carried to maturity, would have been the most advantageous to the appellants we are unable, from any data furnished in the record, to determine. They made the exchange upon the supposition and expectation that the new policies would be carried to maturity, and preferred them to the old ones, as otherwise they would not have made the exchange. They expressly released the company from all liability on account of the old policies. It does not appear and it is not alleged that the exchanges and the releases were procured by fraud or mistake. After the new policies were issued the appellants had no further right or claim under the old policies, and whatever claim they have they must base upon the new policies.

The certificate which was attached to each of the new policies, stating that the new policy was issued in lieu of the old policy, does not affect the question we

have to determine. It did not keep the old policy in life or give any rights thereunder.

There are no data in the record to sustain the claim made by the appellants that the values of the new policies were not properly computed."

Earl, J., reads for affirmance.

All concur.

Order affirmed.

COURT OF APPEALS.

PEOPLE *v.* EMPIRE MUTUAL LIFE INSURANCE COMPANY.

[92 New York, page 105, March 30, 1883.]

Ruger, Ch. J. — The sole question raised upon this appeal is whether a person insured forfeits his policy by omitting to pay annual premiums thereon when the company issuing such policy has ceased its business, transferred all of its assets and become insolvent.

It would seem to be an inequitable rule that would require a policyholder to continue for years in the payment of annual premiums upon a life insurance policy to a corporation utterly unable to perform its obligation, and which, by its situation, is precluded from even possibly improving its condition in the future, or forfeit all that he has previously paid in performance of his contract.

In June, 1872, the Empire Mutual Life Insurance Company, having been in business about three years, entered into a contract with the Continental Life Insurance Company, whereby the latter agreed to reinsure the outstanding risks of the former at a specified price, which amounted in the aggregate to about $656,754, and the Empire Company contracted to immediately relinquish the business of life insurance, and do whatever might be necessary to wind up its affairs. The Empire Mutual Life Insurance Company, after transferring all of its assets, including its interest in a deposit of $100,000 in the State Insurance Department, to the Continental Insurance Company, still owed that company, on such contract, over $200,000, which it had no means of paying and never has paid.

Upon the heels of this agreement the Empire Company surrendered its offices, went out of the life insurance business, notified the Comptroller of that fact, and seven years thereafter was dissolved, and had a receiver of its assets appointed at the suit of the Attorney General. The Continental Company continued its existence until the year 1876, when it also became insolvent and was dissolved, and a receiver appointed of its effects. During the period of its existence the Continental Company received such of the policyholders of the Empire as consented to come in and accept policies from it; but the respondents, on this appeal, refused or neglected to accept new policies from the Continental, and omitted to pay their annual premiums to the officers of either the Continental or the Empire companies after June, 1872.

It will be seen that policyholders in the Empire Company, after its sale to the Continental, had the option of three alternatives, either to continue paying premiums to the nominal officers of an insolvent corporation, with the certainty of making an ultimate loss, or to accept an enforced change of policies in a company not of their own selection, and concerning whose responsibility they knew nothing, or to rest on their claim for damages against the company with whom alone they

had contracted, and who had voluntarily disabled itself from performing such contract. They selected the latter alternative, omitted to pay any further premiums, and now claim damages for a breach of contract by the Empire Company in June, 1872, asserting the measure of damages to be the value of their policies at the time of the breach.

If the insurer has violated its contract and voluntarily disabled itself from performance, the insured is doubtless excused from further performance or offer to perform on his part, and may recover such damage as he can show he has suffered.

The circumstance that an insurance company is authorized by statute to effect an insurance upon its outstanding risks, or is permitted to discontinue its business and wind up its affairs, does not release it from any of its existing obligations. There is no principle of law which permits an insurance company, any more than a private individual, by its own act to avoid the performance of its contracts, and the provisions of the statute in question were intended simply to empower an insurance company to protect itself by voluntary engagements with others from eventual or continued loss, and do not at all concern the persons with whom it has previously contracted.

An insurance company has no power to turn its policyholders, against their consent, over to another company, and such policyholders are under no obligation, in order to protect their legal rights, to protest against an effort to do so.

The implied contract of an insurance company with its policyholders, is that it will continue its business, keep on hand the funds required by law for the security of its patrons, and remain in a condition, so long as its contracts continue, to perform its obligations. And when it fails to do this it has broken its engagements. (*People* v. *Security Life Ins. and Ann. Co.*, 78 N. Y., 125; 34 Am. Rep., 522.) It was held in the case of *Shaw* v. *The Republic Life Ins. Co.* (69 N. Y., 286), that when an insurance company announces that it will not perform its contract, and does not withdraw such announcement before the period for paying premiums arrives, the assured is excused from paying or tendering payment of premiums. And in *Att'y Gen'l* v. *Guardian Mutual Life Ins. Co.* (82 N. Y., 339), it was held that when the further payment of premiums is excused by the insolvency of the company for the purpose of enforcement, the policies are just as effectual as if the premiums had been paid. The rules relating to the rescission of contracts have no application in this case; the claim of the respondents is based upon the validity of the contract and relates to its enforcement. By virtue of their position they are beneficiaries of the funds held by the State as security for policyholders, and their claims follow that trust fund into the hands of the receiver, and are first entited to be paid therefrom.

The order of the General Term should be affirmed, with costs, to be paid from the fund.

All concur.

Order affirmed.

COURT OF APPEALS.

PEOPLE *v.* MUTUAL ENDOWMENT AND ACCIDENT ASSOCIATION.

[92 New York, page 622, June 5, 1883.]

Appeal from judgment of the General Term of the Supreme Court in the Third Judicial Department, in favor of defendant, entered upon a case submitted under section 1279 of the Code.

The facts stated were substantially these:

Defendant is a corporation organized under the act providing "for the incorporation of societies or clubs for certain lawful purposes." (Chap. 267, Laws of 1875, as amended by chap. 58, Laws of 1876, and chap. 98, Laws of 1880.) By its constitution and by-laws, which were set forth in the case, it appeared that defendant contemplated to aid its members in case of accident, "to advance to them means during their lifetime, and to pay to their widows, child, children or legatees, in case of their deaths," such sums as the articles provided for.

The association issued two certificates of membership. Those issued in class "A" provide that a member, or such person as he shall by his will name, shall be entitled, upon his death, to one dollar for every member, not exceeding a sum specified, deducting therefrom any amount the member may have received at the expiration of two-thirds of his life expectancy. By the by-laws it is provided that upon the expiration of two-thirds of the life expectancy of any member, if he require it, he is entitled to one-half the amount provided for at his death. The further facts are stated in the opinion.

Per Curiam. — It does not appear by the agreed statement that there is any controversy or question in difference between the parties. The submission sets forth the articles of association of the defendant and the by-laws of the association, and the form of the certificate issued to its members comprising class "A," and states that the company have issued to such members a certificate in the form as set forth, and that the defendant has never deposited $100,000, or any other sum, with the Insurance Department, for any purpose whatever.

The question submitted is, "Whether the defendant has the right to insert in the certificate of membership a provision for the payment of a sum not to exceed one-half of the amount stated in such certificate, upon the expiration of two-thirds of the life expectancy of the member, without depositing with the Insurance Department $100,000 for the protection of those members holding such certificates."

There is no statement that there is any controversy or question of difference between the parties upon the point presented for decision. The only statement is that the plaintiff insists that the defendant has no right to issue certificates in the form stated, and that such certificates are illegal. It is not alleged that the defendant asserted such right at the time when the submission was made, or did not yield to the claim of the plaintiffs. It is not inconsistent with the statement that the company had abandoned its use of the certificates. The question propounded may, so far as appears, be a mere abstract one, not involving any actual difference or controversy. If the defendant is exercising franchises not conferred, or without complying with statutory conditions, it may be restrained by application to the court, but that relief cannot be given by any judgment which may be rendered in this proceeding. (Code, § 1281.)

The judgment should be reversed and the proceeding dismissed, without costs. (*Dickinson* v. *Dickey*, 76 N. Y., 602.)

All concur except Miller, J., absent.

Judgment reversed.

COURT OF APPEALS.

In the Matter of the ATTORNEY GENERAL *v.* THE NORTH AMERICA LIFE INSURANCE COMPANY.

[Argued May 1, 1883; decided May 8, 1883. 92 New York, page 654.]

This was an appeal from an order of General Term, which reversed an order of Special Term, directing the Superintendent of the Insurance Department as to the distribution of the fund held by him, deposited under the insurance laws as security for the policyholders of the defendant.

Application was made by the Superintendent of the Insurance Department in January, 1880, for the distribution of that fund. On the thirtieth day of that month an order was made at a Special Term of the Supreme Court, directing precisely and fully how the fund should be distributed. Every person interested in the fund was made a party to that proceeding in the mode prescribed by the rules and practice of that court. That order does not appear to have been appealed from or in any way vacated or modified, and no complaint was made that the Superintendent was not proceeding to distribute the fund as it directs. It did not appear that these appellants were non-residents of the State, or that they were not fully cognizant of that proceeding. After a delay of more than two years this motion was made for an order directing the Superintendent to dispose of the fund in a manner different from that directed by the prior order. The General Term held that the motion should not have been granted for the reason that the prior order, as long as it remains unvacated and unreversed, should be regarded as conclusive. The court here say: "We are of the same opinion. The orderly administration of justice requires that that order should be observed so long as it remains in force. If these appellants desired any relief from that order they should have appealed from it, or, upon sufficient grounds, should have moved to have it vacated or modified; but so long as it remains in force, they and all the other policyholders may be regarded as concluded by it. It is not necessary to hold that it operates as an absolute estoppel so that the same court might not give relief against it. But whether any policyholder should be relieved or be permitted to have a distribution of the fund different from that prescribed by the order, was, at least, in the discretion of the Supreme Court, a discretion which is not reviewable here.

"The claim that the Supreme Court was without jurisdiction to make the order of January 30, is not well founded. We must take notice that a proper proceeding was pending in the Supreme Court for winding up the affairs of the insurance company, and distributing its assets among the persons entitled to share therein. Although this fund was in the custody of the Superintendent of the Insurance Department, and could not be taken from him and administered under the direction of the court by the receiver (*Ruggles* v. *Chapman*, 59 N. Y., 165; *People ex rel. Ruggles* v. *Chapman*, 64 id., 560), yet the fund, being a portion of the assets of the company, came within the jurisdiction of the court. It could determine who was entitled to share therein, and how the same was to be divided among those

interested therein, and its jurisdiction could be invoked for that purpose by the Superintendent or other proper parties. As the proceeding was pending in the Supreme Court its jurisdiction in reference to this fund could be invoked by a petition presented in that proceeding; and we must assume that this was so presented, and that the court acquired jurisdiction to make the order."

Earl, J., reads for affirmance.

All concur.

Order affirmed.

COURT OF APPEALS.

ATTORNEY GENERAL *v.* CONTINENTAL LIFE INSURANCE COMPANY.

[93 New York, page 45, June 12, 1883.]

Rapallo, J. — Ordinarily a referee must look for his fees to the party who takes up the report, and not to the adverse party. (*Geib* v. *Topping*, 83 N. Y., 46.) In this case the party in favor of the report was made, being a receiver appointed by the court, whose legal expenses are properly payable out of the fund, the court had power in the first instance to order the referee's fees paid directly out of the fund, but it was matter of discretion whether or not it would make such an order. For this reason as well as for the further reason that the order appealed from was based largely on a question of fact, we do not think this appeal should be entertained.

It appeared on the argument that a considerable part of the fees allowed to the appellant by the order at Special Term, had been voluntarily paid to the appellant, and it is urged that by the reversal of the order made at Special Term he may be subjected to the liability of refunding what he has received. That is a matter for the consideration of the Supreme Court. As the order of the General Term is without prejudice to a new motion by the appellant to adjust his fees, the court at Special Term will have ample power, if it deems it just, to protect the appellant to the extent of what he has already received.

The appeal should be dismissed, without costs.

All concur.

Appeal dismissed.

COURT OF APPEALS.

ATTORNEY GENERAL *v.* CONTINENTAL LIFE INSURANCE COMPANY.

[93 New York, page 70, June 26, 1883.]

Earl, J.— On the 16th day of May, 1871, the Continental Life Insurance Company insured the life of John W. Hoyt, in the sum of $5,000 for the benefit of his wife, Elizabeth O. Hoyt, for the term of ten years from the date of the policy or until his decease, in case he should die before that time. The annual premium on the policy was $557.85, and was to be paid on or before the twelfth day of May in each year, or within thirty days after the several payments should be due and pay

able. The policy provided: "That if after having received three or more annual premiums the said assured shall fail to make payments of any further premium when due, then and in that case upon a surrender of this policy within thirty days after such unpaid premium shall be due, the said company will, in exchange therefor, issue a paid-up policy for the proportion of the amount of insurance paid for." It also contained the express provision that in case the "premiums shall not be paid, as above specified, then and in such case, this policy shall be null and void." The last premium was paid when it was due, on the 12th day of May, 1875. No more premiums were thereafter paid or tendered, and the policy was never at any time surrendered or offered to be surrendered to the company; and no paid-up policy was ever requested. The company failed on the 25th of October, 1876, and a receiver was appointed of its property. Mr. Hoyt testified before the referee that at the time he took the policy he made some objection to taking upon himself an obligation to pay the premiums on the ground that while it was easy then it might be difficult at future times to meet the payments, and that after he had made some payments it might become impossible to continue the payments; and that the agent then said to him that it was a non forfeiting policy after he had made three payments; that after he had made three payments, the payments actually paid would be to his credit and so far secured; and he testified that that was the substance of what was said to him by the agent; that he did not at the time read the policy, and did not know that he ever read it, although it was during all the years in his possession or under his control; that there were several reasons why he did not continue to pay the premiums, using the following language: "In the first place I was at the time very intently occupied upon some matters of private and public interest both, and I presume that the precise date of meeting the payment escaped my mind; that, I think, was the chief reason why I was not prompt in meeting it; afterward when I recalled the fact that the payment had not been made at the time (being ignorant of the precise condition which I now find is included in the policy, that any action must be taken by me in order to hold my claim good). I assumed that if within a short time I should decide to make the payment, I might still arrange with the company; this together with the fact that I had come to feel somewhat doubtful of the soundness of the company, made me perhaps less prompt and less attentive than I otherwise would have been." These are all the excuses which he furnishes for not paying his premium when it became due; and he asks to be allowed a claim for a paid-up policy for the premiums paid by him. The Supreme Court denied his claim and we think rightfully.

By the express terms of the policy it was to become null and void in case the premiums were not paid when due or within thirty days thereafter. No action on the part of the company was needed to avoid the policy for the non-payment of the premium within the stipulated time. The policy after the non-payment became absolutely void at the election of the company; and so the law has been uniformly held by the courts in this State. (*Roehner* v. *The Knickerbocker Life Ins. Co.*, 63 N. Y., 160; *Attorney General* v. *North America Life Ins. Co.*, 82 id., 172; *Wheeler* v. *Connecticut Mutual Life Ins. Co.*, id., 543; 37 Am. Rep., 594; *Robertson* v. *Metropolitan Life Ins. Co.*, 88 N. Y., 541.)

But the claim is made that this case is distinguishable from those cited, because here no further payments were needed in order to entitle the insured to a paid-up policy for some amount; that all he was required to do was to make his election within thirty days and surrender his policy, and demand a new policy; that, therefore, it is clear that the company suffered no damage from his delay, and that hence

this is a case where a court of equity should relieve against the forfeiture. But within the authorities above cited, and the law as it is understood to be settled in this State, this is not a case, we think, for relief upon equitable principles. Here, time for the performance of the stipulations in the policy on the part of the insured has always been regarded as of the essence of the contract, and there is no reported case here in which the courts have relieved the insured from a forfeiture occasioned by default in substantial performance on his part.

Then, too, the default of the insured is not well explained nor sufficiently excused. He had no legal right to rely upon what was said by the agent at the time he took the policy. If the loose expressions used by the agent at that time imported more than was contained in the policy (which is doubtful), all negotiations between the parties, and all that was said at the time, are conclusively deemed in the law to have been merged in the written contract. That expresses the exact contract made between the parties at the time, and the whole of it; and the insured had no right to rely upon any oral declarations of the agent made at the same time, variant from the language contained in the policy. He had the policy in his possession for several years, and is inexcusable for not knowing its contents. He testified that the non payment of the premium which fell due in May, 1876, was due in part at least to the fact that he had become somewhat doubtful as to the soundness of the company; and hence the non-payment may have been voluntary and intentional. If the rules of equity relating to relief against forfeitures could be applied in such a case, it would lead to great embarrassment in the transaction of insurance business. It is very important that insurance companies should know the extent of their liabilities, and that all uncertainty, so far as it can be, should be eliminated from their transactions. If, upon the evidence here given, a policy could be reinstated after the lapse of six months, it could be after the lapse of six years. As these policies are distributed all over the country, at points frequently very distant from the company's main office, it would be involved in embarrassing litigation dependent upon evidence to be obtained at distant places at great disadvantage. We think the safer rule is to hold both parties to the contract made, according to its terms, imposing upon the insured the duty of vigilance and promptitude in the performance of the stipulations resting upon him.

We are, therefore, of the opinion that the order should be affirmed, with costs.

All concur, except Andrews, J., absent.

Order affirmed.

COURT OF APPEALS.

ATTORNEY GENERAL *v.* NORTH AMERICA LIFE INSURANCE COMPANY.

[93 New York, page 387, October 2, 1883.]

Earl, J.—The North America Life Insurance Company became insolvent, and a receiver of its assets was appointed in 1877, and he proceeded to wind up its affairs in due course of law, Mr. Moses was retained as attorney by about one hundred and fifty policyholders, and he appeared in the proceedings on their behalf. A dividend to each of such policyholders has been declared, and he, claiming a lien upon the dividends for $669.08 for his professional services for all the policyholders, made a motion at a Special Term of the Supreme Court for an order directing the

receiver to pay such dividends to him. The motion was denied, unless he should file with the receiver an authority, signed and acknowledged by the policyholders respectively, to pay such dividends to him. From the order of the Special Term he appealed to the General Term, and from affirmance there to this court.

It does not appear how large the dividends are, nor that the appearance of Moses was entered upon the records of the court. And it does not appear what his professional services were, nor that they produced or procured the dividends, nor that his clients were in any way made formal parties to the proceedings under section 1807 of the Code. The assets were under the control of the Supreme Court, and were being administered by it for the benefit of all the parties interested therein. Under such circumstances it may be doubted whether, under section 66 of the Code, or any rule of law or the practice of the courts, he acquired any lien which he could enforce against the dividends. But whether he did or not, it certainly was not proper for the court to make an order practically enforcing the lien without any notice to or hearing of his clients. That should be enforced in a litigation with his clients by some form of proceeding in which they can have an opportunity to defend.

If he has a lien it is not a lien in gross on all the dividends for all his services for all the policyholders, but he must have a separate lien upon each dividend for the services rendered in respect to each policy, and it would seem to be proper practice for him to make a motion, upon notice to each policyholder, to have paid to him, in satisfaction of his lien, so much of each dividend as would be sufficient for that purpose. If there should be any difficulty to serve the notices upon the policyholders living out of the State, the court could direct how the notices could be served.

In this way a hearing could be given to his clients, and his rights, whatever they are, could be fully protected.

As attorney he did not have any absolute right to have the dividends paid into his hands. The proceedings were in the Supreme Court, and the funds were under the control of that court, and when he asked for the order it was at least in the discretion of that court to require, before it would make the order, that he should present formal evidence of his authority to receive the dividends. We do not perceive that that discretion was abused, and its exercise is not reviewable here.

The appeal should, therefore, be dismissed, with costs against the appellant.

All concur, except ANDREWS, J., absent.

Appeal dismissed.

IN THE MATTER OF THE ATTORNEY GENERAL, APPELLANT, *v.* THE GUARDIAN MUTUAL LIFE INSURANCE COMPANY ET AL.

[Argued June 5, 1883; decided June 12, 1883.]

Prior to the passage of the act of 1883 (chap. 378 Laws of 1883) the commissions of a receiver of an insolvent life insurance company were properly fixed by the court which appointed him, not exceeding, however, five per cent on receipts and disbursements. (93 N. Y., page 631.)

THIS was an appeal by the Attorney General from an order of General Term of the Supreme Court, which affirmed an order of Special Term, fixing the commis-

sions of Henry R. Pierson, receiver of the said Guardian Mutual Life Insurance Company, at five per cent on the amount of the assets of the company.

The following is the memorandum handed down :

"The receiver claims that he is entitled to be allowed such commissions as may be fixed by the court which appointed him, not exceeding five per cent of the amount received and disbursed by him, and the appellant claims that his commissions must be such only as are by law allowed to executors and administrators.

"The statutes regulating the compensation of receivers prior to chapter 378 of the Laws of 1883 are in great confusion, and it is extremely difficult to determine their precise force and effect. Much can be said in favor of the conflicting views contended for by the learned counsel, upon the argument of this case. Whichever view we should take of the matter would not be free from some doubt. We are inclined to believe that the Supreme Court has properly construed the statutes, and we certainly do not see our way clear to a reversal of its decision. We accept this result the more readily as the recent statute above referred to removes all doubt as to the compensation of receivers, and as those cases which may not be governed by the statute are subject to the control of the Supreme Court, in the exercise of its discretion at the Special Term, and upon review at the General Term, within the limit of five per cent.

"The order of the General Term should, therefore, be affirmed, but under the circumstances without costs."

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